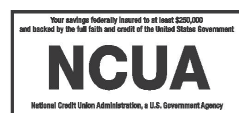


We are open to all who live, work or worship in the Struthers School District or anyone related by blood or marriage. If you leave this area or employment you may retain your membership. Once a member, always a member!

Hours of Operation

Monday 9:00 a.m. - 4:00 p.m.
Tuesday 9:00 a.m. - 4:00 p.m.
Wednesday 9:00 a.m. - 4:00 p.m.
Thursday 9:00 a.m. - 4:00 p.m.
Friday 8:00 a.m. - 5:00 p.m.
Saturday 9:00 a.m. - Noon

Please note that we close at 1:00 p.m. on the third Wednesday every month for staff training.



Do You Have Your Struthers FCU VISA Credit Card Yet?

Apply today and start earning *Reward Points* on your holiday shopping!

• Rates as low as **9.99% APR***

• No Annual Fee

• No Balance Transfer Fees

Earn Reward Points on Purchases!

Call today to apply!

*Annual Percentage Rate

SCORECARD
Rewards

Watch for our **VISA Balance Transfer** offer in early 2019!

The EDUCATOR

FALL 2018



Member Appreciation Day Honors Long-Time Board Member Bradley Ramsbottom (1925 - 2018)

Over 100 people attended our Member Appreciation Day this summer! The Shred Truck shredded and recycled 1,300 pounds of paper. We collected \$125 in donations, which the credit union matched, resulting in a \$250 donation to the Struthers Veterans Memorial.

We also dedicated a flag pole to Bradley Ramsbottom, who passed away earlier this year. He was one of the founding members of Y.D. Employees Federal Credit Union, which later merged with Struthers Teachers Credit Union to form the now Struthers Federal Credit Union. For 53 years, he served as a board member and treasurer of the credit union, and he will be greatly missed.



HELPING OUR COMMUNITY

Struthers FCU is proud to give back to our community. Here are a few projects and we thank you, our members, for all of your help!

Parkside Church Community Pantry

Starting October 1 - November 15, we are collecting non-perishable food items for donation to the Struthers Parkside Church Community Food Pantry. The Pantry provides food and meals to those in our community, so we thank you for whatever you can donate!

Toys for Tots

We're proud to be a Toys for Tots Collection Site once again this year! Members can bring a new, unwrapped toy or game between November 1 - December 10. We'll have a collection bin in the lobby, and thank you for making the holidays a little more special for those in and around the Struthers community!



School Supplies

Thanks to all of our members who donated school supplies! We were able to help a lot of local students get ready for the school year!



Beware of ATM Skimmers

Skimmer fraud on ATMs is on the rise, so we want to remind you to pay attention!

Skimming is when thieves install a device on an ATM that can capture personal data like your PIN. Even though you think you're safely using an ATM, you could be getting scammed.

The best way to protect yourself is to pay attention when you insert or slide your card. Does the machine look different? Does there appear to be any "add-on" equipment to the machine? If you notice these things, don't complete your transaction and visit another ATM. Always be vigilant!

CHRISTMAS LOAN

Rates as low as
6.99% APR*

\$1,000 • 12 months

Available in November, December and January



Annual Percentage Rate. Sample monthly payment for a loan of \$1,000 at 6.99% APR for 12 months would be \$86.53. All rates and promotions subject to change without notice.

Win a \$25 VISA Gift Card!

What's a newsletter without a contest? Answer the trivia questions below and return your answers to the credit union by mail, email (info@strutherscu.com) or in person. The winner will be randomly selected on October 15, 2018 from the correct entries and will receive a \$25 VISA gift card!

1. True or False. We now offer VISA credit cards. T or F
2. What month are Holiday Skip a Pay letters mailed?

3. What date are Christmas Club Funds available?

Name _____

Phone _____

Email _____

Christmas Club Funds Available October 1st

Christmas Club funds will be transferred to your Savings or Checking Account on October 1st. If you requested a check, it will be mailed on or around October 15 to your address on record.

Don't have a Christmas Club account?

Open one today and you'll be ready for next year's holiday season!

Remember we're closed at 1:00pm on the third Wednesday of every month for Staff Training.

As our credit unions grows, we need to ensure that our staff is fully knowledgeable about our products and services to better serve our members.



Like us on Facebook!
@StruthersFederalCreditUnion



We Have Loans for ANYTHING!

Finding yourself a bit short of cash?

Give us a call - we have loans for just about anything for our members.

Puppy dog need surgery?
We have a loan for that!



Buying a new or used car,
truck, or motorcycle?
We have a loan for that!

Need a new dryer?
We have a loan for that!

Planning a wedding?
We have a loan for that!



Need a little cash until
your next paycheck?
We have a loan for that!

Have an unexpected
car repair?
We have a loan for that!



**Call us and we'll
see how we can
help you!**



*Holiday Skip-a-Pay
is Almost Here!*

*Qualified members will receive
their offer letters
in the mail in November.*

LOAN RATES

Rates as of September 1, 2018

	Term (months)	APR* (as low as)
VEHICLE LOANS		
New 2018 & 2017 Vehicles	72	3.20%
Used 2017 & 2016 Vehicles	72	4.20%
Used 2015, 2014, & 2013 Vehicles	60	4.20%
Used 2012, 2011 & 2010 Vehicles	48	5.00%
Vehicle 2009	48	7.00%
Vehicle 2008	48	7.00%
Vehicle 2007	48	7.00%
Classic Cars	48	9.00%
PERSONAL LOANS		
Signature Loan (Unsecured)	Varies	9.00%
Share Secured	Varies	5.25%
E-Z Cash Loan	6	28.00%
EDUCATION LOANS		
Education Loan	Varies	9.00%
PERSONAL LINE OF CREDIT		
Personal Line of Credit	Revolving	10.00%
Personal Elite Line of Credit	Revolving	7.00%

*APR=Annual Percentage Rate. All rates and terms are subject to change without notice. Loan rates are based on personal credit history and term of loan. All loans require a credit union membership in good standing.

Holiday Closings

Columbus Day - Monday, October 8
Thanksgiving Day - Thursday, November 22
Day After Thanksgiving - Friday, November 23
Christmas Eve - Monday, December 24 (close at noon)
Christmas Day - Tuesday, December 25
New Year's Eve - Monday, December 31 (close at noon)
New Year's Day - Tuesday, January 1, 2019

Congratulations to member **Cecilia Rovnyak** for winning the **\$25 VISA Gift Card** from the last Newsletter's Trivia Contest! Submit your answered questions, and all correct answers will be entered into a random drawing for a \$25 VISA gift Card! Plus, all answers are in this newsletter!

