



Member Solutions



Financial tools and resources to help you build exactly the life you envision.

Vienna drive-thru reopens with latest technology

7 17 Credit Union's Vienna branch is the latest location to receive Personal Teller Machines (PTMs).

The new technology replaced the branch's old drive-thru tubes. Similar in appearance to an ATM, the new PTMs will allow members to interact with a personal teller from the convenience of their vehicle, while offering extended hours of service.

As a result of the new technology, the branch has new permanent drive-thru hours:

Lobby:

Monday – Thursday: 9 a.m. – 5 p.m.
Friday: 9 a.m. – 6 p.m.
Saturday: Closed
Sunday: Closed

Drive-Thru:

Monday – Thursday: 8 a.m. – 7 p.m.
Friday: 7 a.m. – 7 p.m.
Saturday: 8 a.m. – 4 p.m.
Sunday: Closed

For more information on 7 17 Credit Union's PTMs, visit www.717cu.com/PTM-FAQs.



Upcoming Nomination and Balloting Process Announced

The 7 17 Credit Union 2023 election, nomination and balloting process for the board of directors will soon be under way. There will be two positions up for re-election, each for a three-year term. Election of the directors, and any other items that require a membership vote, are handled through the mail and potentially electronically, giving every member equal opportunity to vote.

In the event of a contested election, ballots will be sent to the membership with the December 2022 account statements that should be received on or around January 10, 2023. The ballot results will be announced at the Annual Meeting in April 2023.

Ray Manofsky and **Denise Boyes**, both board directors, have been appointed to the 2023 election Nominating Committee. All candidate nominations for the board of directors' positions must be made by the nominating committee prior to the ballot mailing. Candidates should be aware that the board of directors' positions require a considerable amount of volunteer time. Members interested in being considered as a volunteer by the committee, should send a letter outlining their intent to run, if nominated; and serve, if elected; along with a resume to:

**7 17 Nominating Committee
Seven Seventeen Credit Union
3181 Larchmont Ave. NE
Warren, OH 44483-2498**

Letters of intent and resumes **MUST BE POSTMARKED AND RECEIVED BY CERTIFIED U.S. MAIL (with return receipt requested) by the Nominating Committee no later than August 31, 2022.** If you have any questions regarding your letter, or the nominating process, call 330-372-8100, 330-726-0344, 330-298-0400, 330-677-0001, 330-492-1106 or 800-775-7741, extension 8197.

Nominations will **NOT** be accepted from the floor at the Annual Meeting. Members who have submitted letters of intent by the deadline and are not nominated may still have their names placed on the ballot if they submit a petition containing a minimum of 250 valid member signatures. Your directors look forward to your participation in the 2023 election, nomination and balloting process.

Joe Noark retires from the board of directors, replaced by Denise Boyes

Long-time 7 17 Credit Union director, **Joe Noark** recently announced his retirement from the board of directors. He was elected to the board by the membership in 1986 after serving as a member and then chair of the credit union's audit committee. "Joe's commitment to the members of 7 17 Credit Union over more than four decades is inspiring," said Jack Wilster, board chairman. "He has played a significant role in the success of our credit union."



The Board of Directors seated **Denise Boyes** to fill the remainder of Joe Noark's term. Denise has more than 37 years of experience in the credit union and finance industries. She served as the Chief Financial Officer of Kent Credit Union for 16 years. "Denise's experience and knowledge will be a strong asset for the 7 17 board of directors," said Wilster. "She is member-focused and is positioned to help the credit union continue its strong history of growth."

Board of Directors Officers Chosen

The board of directors of 7 17 Credit Union conducted its annual reorganization meeting following the credit union's 64th Annual Meeting on April 26, 2022.

Jack Wilster was re-elected board chairman. He has served as a volunteer for 36 years.

Paul Marshall was re-elected vice chairman. He has been a volunteer for 5 years.

Raymond Manofsky was elected Second Vice Chairman. He has been a volunteer for 52 years.

Completing the slate of officers for the board of directors are:

- **Cheryl DiGiacobbe** – secretary/treasurer (31 years of service)
- **Arlene Mathes** – assistant secretary/treasurer (31 years of service)

Get a little extra cash with 7 17's \$1,000, no-credit-check loan special

Need a little extra cash this summer? 7 17 is offering members a \$1,000 no-credit-check loan.* Use the funds for a current need and pay back over 12 months with a low monthly payment of less than \$95 per month.

This loan special is available for a limited time so stop by any 7 17 Credit Union branch location today to apply for your **\$1,000 Special Loan**.

*Must be a member in good standing for at least three months. Loan subject to having a minimum direct deposit equaling \$1,500 or more per month into your 7 17 Credit Union account for the past three months. Loan is based on 17.90% annual percentage rate and a 12-month term with payments of \$91.65 to \$93.58 per month depending on your debt protection choices. Maximum of two outstanding "Special" loans per member with a maximum combined balance of \$1,700 total. If you have more than one "Special" loan outstanding, proceeds from this new loan will be used to pay off one of the existing loans. A minimum period of four months is required between special loan originations. Approval is based on no anticipated changes to financial status for the next 12 months. Members currently in bankruptcy are not eligible. Other restrictions may apply. No additional discounts apply. Rates, terms and conditions may vary and are subject to change at any time without notice.

Members-only Recuperative Care Plan: Get Cash Benefits While You Get Better

7 17 Credit Union has partnered with Franklin Madison Group, LLC, to offer recuperative care plan accident and sickness insurance.

Help put your mind at ease when the doctor says, "I'm admitting you to the hospital". Receive your Cash Benefits for a covered accident or any sickness — even a pre-existing condition — paid to you or anyone you choose for each day in the hospital.



Members-only Recuperative Care Plan: Get Cash Benefits While You Get Better

Paid directly to you for a covered accident or all sickness — even a pre-existing condition:

- Up to \$200.00 a day per covered hospitalization due to all sickness (up to \$1,400.00 a week)¹
- Up to \$400.00 a day per covered hospitalization due to any covered accident (up to \$2,800.00 a week)¹

Guaranteed Acceptance. No Health Exams or Questions. You will be notified by mail when this members-only coverage is available to you. Terms, conditions, and exclusions apply, see site for details.

¹Plan benefit amounts reduce by 50% at age 65 and by an additional 25% at age 75, regardless of age at enrollment. For California Residents: Insurance product offered by Franklin Madison Insurance Services LLC. Underwritten by Minnesota Life Insurance Company.

Enjoy checking on-the-go...

Open a Free Checking account from 7 17 Credit Union and experience the ease of checking on-the-go. With no minimum balance requirement or monthly fees, our Free Checking offers you convenient, anytime access to your money.

7 17 Top-Rated Mobile App — Deposit checks, view account balances and transaction history, transfer funds, pay bills and more all from your mobile device. 7 17 has the best rated Mobile Banking App in Northeast Ohio – rated 4.8 out of 5 in the App Store and 4.7 in the Android Play Store.

Free NetWorth24 Online Banking — Get balances and review transactions, transfer funds between accounts and transfer money to other 7 17 members, plus so much more.

Free Bill Pay — Manage and pay your bills online. You can pay any person or business, pay multiple bills quickly and easily, schedule future payments and recurring payments and set up reminders so you never miss a payment due date.

Visa® Rewards Debit Card — Rewards you for your purchases. Use your new Visa Rewards Debit Card to earn ScoreCard® Rewards points towards merchandise, travel and more*

Receive a \$100* bonus when you...

- Open your new primary Checking account with a \$25 deposit*
- Set up at least one monthly Direct Deposit of \$200* or more **–OR–** make 30 Debit Card point-of-sale transactions*
- Sign up for eStatements*

Open your new checking account today at any 7 17 branch or online at www.717cu.com/checking. **This offer ends September 9, 2022.**

Anyone who lives or works in Trumbull, Mahoning, Columbiana, Portage, Summit or Central Stark counties is eligible to open accounts with 7 17 Credit Union.

*Free and dividend-bearing checking accounts are available. Non-members must join 7 17 Credit Union to receive this offer; a \$5 minimum opening deposit is required into your new savings account, which establishes membership. While not common to this offer, membership eligibility restrictions may apply. Please call for full details. **Qualifications:** You must be 18 years of age and qualify to open a Checking account. This offer is valid on new primary 7 17 Checking accounts only (excluding: Business Checking Accounts and secondary checking accounts). **Requirements to receive the \$100 cash bonus:** (1) Open a new primary Checking account between 06/13/22 and 09/09/22 with an opening deposit of \$25 or more. (2) Set up at one, recurring direct deposit of at least \$200 per month from payroll, pension, or Social Security into your new Checking account **OR** make 30 debit card point-of-sale transactions, which must be transmitted and posted by close of business within 90 days of account opening. (3) You must already have or sign up for online eStatements. Important: The \$100 cash bonus will be paid into your primary savings account after your new checking account has been opened for a minimum of 90 days and requirements above have been verified. Cash bonuses are considered interest so you will receive a Form 1099-INT from us for tax purposes. This is a one-time offer, is non-transferable and is not valid with any other promotion. Closed Checking accounts reopened within two years of the last closed date will not receive the \$100 cash bonus. Ask for details. **Debit Rewards:** All Debit Cards are eligible for Debit Rewards; however, only signature-based Debit Card transactions or when you select "credit" as your Debit Card transaction type are eligible to earn ScoreCard® Rewards points. Ask for details. **eStatements:** Your email address for eStatements must match your NetWorth24 email address, if you have this service. Ask for details. Federally insured by NCUA.

Open a new Free Checking account and receive \$100!*



Get double ScoreCard® Rewards points on gas



For a limited time, 7 17 Credit Union is offering double ScoreCard Rewards points* when you purchase gas!

Between July 1 and Sept. 30, 2022, all 7 17 Visa® Platinum Rewards Credit Cardholders will earn two points for every \$1 spent when you purchase gas. The good news is this bonus feature has been automatically added to your credit card; there's nothing you need to do! Visit www.717cu.com/double-points!

Remember, your ScoreCard Rewards points can be redeemed for amazing merchandise, travel discounts, gift cards, or cash back!

*This offer is valid on gas (MCC 5542 and 5541 purchases made between July 1 and Sept. 30, 2022 (i.e. promotional period). Bonus ScoreCard Rewards points will be credited to your account within 30 days after the promotion ends. Contact us for complete details. Note: qualifying purchases are at the sole discretion of ScoreCard.



7 17 Credit Union again named to the list of top 100 credit unions!

7 17 Credit Union has been named to the list of the top 100 credit unions in the United States and the top performing credit union in Ohio for the second straight year.

7 17 Credit Union was the only Ohio credit union to make the list and ranked 57 in the nation for the best-performing credit unions by S&P Global Market Intelligence.

Of the nearly 5,300 credit unions in the U.S., 1,765 qualified for the ranking by meeting a threshold of at least \$100 million in assets and a net worth ratio of at least 7%.

The rankings were based on the following five metrics:

1. Member growth (7 17 had a 6% increase; industry median was 1.7%)
2. Total number of loans, net of Paycheck Protection Program (PPP) Loans, per member (7 17 had a net of 0.61; industry median was 0.53)
3. Net worth as a percentage of total assets (7 17's net worth was 13.97%; industry median was 9.9%)
4. Delinquent loans as a percentage of total loans, net of PPP Loans (7 17 had 0.29%; industry median was 0.33% - the lower the number the better on this particular measure)
5. Return on average assets (7 17's return was 1.26%; industry median was 0.76%)

7 17 Credit Union remains committed to providing our members and the communities we serve with quality and affordable financial tools to help them reach their financial goals.

7 17 Credit Unions Awards \$18,000 in Scholarships to Area Students

7 17 Credit Union awarded 12 \$1,500 scholarships to area students pursuing a post-secondary education.

The scholarship categories include university based, 7 17's Cha-Ching Teen Club and 7 17's the edge Club.



The 2022 scholarship winners are:

University of Akron Scholarships

Chloe Danadic, Mineral Ridge High School
Allessandra O'Malley, LaBrae High School

Kent State University Main Campus Scholarships

Abygail Deemer, Howland High School
Aliyah Tipton-Whittaker, Mineral Ridge High School

Kent State University Regional Campus Scholarships

Gabrielle Rummell, Lordstown High School
Jordan Kellar, Chalker High School

Youngstown State University Scholarships

Drew Pecchia, Cardinal Mooney High School
Brianna L. Battaglia, Champion High School

the edge Scholarships

Anthony Massucci, Howland High School
Cassidy Hluchan, Lakeview High School

Cha-Ching Scholarships

Kylie Berry, Badger High School
Mya Celissa Best, Lakeview High School

Congratulations to our 2022 scholarship winners! For more information about 7 17 Credit Union's scholarship opportunities, visit www.717cu.com/Scholarships.

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