



Member Solutions



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

7 17 membership just got even better: Introducing 7 17 Early Pay!

Here at 7 17, our mission is to improve our members' lives financially and that means creating opportunities to bring you more peace of mind, with the best products and services. That's why we know our latest news will make you smile. Members can now get paid up to two days early with a checking or savings account set up with direct deposit.

It's your money so there's no longer a need to wait for "pay day" to access your cash. Once we receive information about your incoming direct deposit from your employer or payer, including social security, 7 17 will advance the funds so they are available for your use up to two days earlier than your scheduled pay date.*



Even better – 7 17 Early Pay requires no enrollment and no fee. Let us take care of it for you – and watch that deposit hit your account. Pay your bills earlier, know how much you have left to spend, and feel secure knowing your money is there earlier than ever. It's just another reason why membership at 7 17 Credit Union really pays off!

*Funds availability is dependent on when 7 17 Credit Union receives the ACH (Automated Clearing House) payment file from your employer or other payer. If the electronic payment file is received by 6:00 p.m. on a business day, 7 17 will advance payment of funds into your account up to two days before the Credit Union receives settlement from the payer.

Trumbull County ACS Relay for Life – 7 17 is biggest donor!

Giving back and supporting the communities we serve is very important for 7 17. It's not just important; it's part of our mission. From sponsoring items for big events around our region to offering individual volunteer support and co-hosting worthy causes, we don't let the grass grow under us when it comes to philanthropy!

7 17 Credit Union donates time, money, and resources to better our communities. There are dozens to mention, but one cause we are particularly proud of is our participation in the American Cancer Society's Relay for Life.

This year's event was another huge success and we couldn't be prouder of our many employees who head up and support the 7 17 Relay committee. This annual event was held on the 5th and 6th of August at the St. Demetrios Community Center. In addition to the Relay committee, we are thankful for the hundreds of employees who participated in payday raffles and jeans days. Those activities may seem negligible, but they make a huge difference. In fact, with those special days, we were able to raise more than \$23,000.00 – making the credit union the **largest donor** for the Trumbull County Relay for Life!

We think life is better when you're giving back.

Have a Happier Holiday with a Holiday Loan from 7 17!*

At 7 17 Credit Union, we'd like our members to enjoy the holidays without the added stress of financial worries that can come along with the holidays. The gift giving, parties, and extra traveling can put a strain on your budget. That's why we are happy to offer our 7 17 Holiday Loan* once again!



Your 7 17 Holiday Loan* includes:

- A 1.00% Holiday Loan rate discount
- A one-time \$150 processing fee
- The loan amount and loan term that's right for you

Pick the amount you need[†]:

- \$3,500
- \$4,000
- \$5,000

Pick the loan term that's right for you:

- 30 months
- 36 months
- 48 months
- 60 months

[†]A one-time \$150 processing fee will be added to the amount you choose. Ex. \$5,000 loan + \$150 fee = \$5,150 total amount financed.

Here's an example of how it works:

If you need \$3,500, borrow \$3,650 for 60 months and your monthly payment could be as low as \$81.03;* or
 at 48 months, pay as low as \$96.12 per month;* or
 at 36 months, pay as low as \$121.49 per month;* or
 at 30 months, pay as low as \$141.89 per month.*

This offer ends December 31, 2023. To apply, stop in to any 7 17 branch office, give us a call at 800-775-7741, or apply online at www.717cu.com/apply. (Important: when using our online loan application, select "Personal Loan" as the Product, then select "Holiday Expenses" as the Loan Purpose).

*Important Disclosures: You must be a member in good standing and credit qualify. The following payment examples are for highly qualified borrowers (credit score of 740 or above) and are for illustrative purposes – other loan amount and terms are available for less qualified borrowers. Each example includes the 1.00% promotional rate discount, which is only available with a minimum loan amount of \$3,500.00 and a maximum term of up to 60 months. EXAMPLES: If you borrow \$3,650.00 for 60 months at a rate of 11.50% (13.30% APR – Annual Percentage Rate), your approximate monthly payment will be \$81.03. If you borrow \$3,650.00 for 48 months at a rate of 11.50% (13.67% APR), your approximate monthly payment would be \$96.12. If you borrow \$3,650.00 for 36 months at a rate of 11.50% (14.28% APR), your approximate monthly payment would be \$121.49. If you borrow \$3,650.00 for 30 months at a rate of 11.50% (14.76% APR), your approximate monthly payment would be \$141.89. Your individual Holiday Loan payment amount, rate and APR will vary based on factors such as, but not limited to, credit worthiness, loan amount and loan term. A one-time processing fee of \$150.00 applies to any Holiday Loan, which is included in the loan amount; for example, if you borrow \$3,650.00, you will receive \$3,500.00 in disbursed funds. Contact us for complete details and current rates. Offer expires December 31, 2023.



Respectfully. Yours.

You can WIN BIG while you shop

Use your 7 17 Credit Union Visa® Platinum Rewards or Visa Platinum Credit Card during the October, November or December statement cycles and each purchase you make will be entered into a monthly drawing for a chance to win **up to a \$1,000** reimbursement toward your purchases.

We will select three winners in our monthly statement cycle drawings for qualifying purchases between:

October Cycle: 10/19/2023 – 11/18/2023 – one winner up to \$1,000
November Cycle: 11/19/2023 – 12/18/2023 – one winner up to \$1,000
December Cycle: 12/19/2023 – 1/18/2024 – one winner up to \$1,000

PLUS... a **grand prize winner** will be randomly chosen from all monthly entries for a chance to win **up to a \$3,000** reimbursement for purchases made during the October, November and December statement cycles (10/19/2023 – 1/18/2024).



7 17 Credit Union 2023 Visa® Platinum Win Big Drawing Official Rules

Only purchase transactions made with a 7 17 Credit Union Visa Platinum or Visa Platinum Rewards Credit Card during the following cycle dates can be included: 10/19/23 – 11/18/23; 11/19/23 – 12/18/23; and 12/19/23 – 1/18/24. Business Visa and Share Secured Visa credit cards are excluded.

DRAWINGS: To receive an entry in the drawings, you must be the primary account owner and have a purchase transaction post to your qualifying 7 17 Credit Union Visa Platinum or Visa Platinum Rewards Credit Card account between the statement cycle dates listed above for a chance to win up to a \$1,000 reimbursement. Eligible purchase transactions from a previous time period do not carry over to the next monthly drawing, but are eligible for the grand prize drawing. All eligible purchase transactions from the monthly drawings will be entered into a grand prize drawing to receive up to a \$3,000 reimbursement towards eligible purchases made between 10/19/2023 and 1/18/2024.

IMPORTANT: Employees and immediate family members are not eligible to participate in this drawing. 7 17 Credit Union reserves the right, at its sole discretion, to cancel, terminate, suspend or amend this drawing at any time for any reason. Dates for choosing monthly (statement cycle) drawing winners are 11/22/23; 12/20/23; and 01/20/24 respectively. The grand prize drawing winner will be chosen on 01/20/24. Winner(s) will be randomly selected. Odds of winning are based on number of qualified entries received. Within the respective time-frame, if the winner's purchases exceed the stated prize value, only a maximum value will be reimbursed; if the winner's purchases are any amount below the stated prize value, only the total amount of qualifying credit card purchases will be reimbursed. Winner(s) will be notified by phone, letter or both. Each winning 7 17 member will have their respective cash prize transferred to their primary savings account within 30 days of being notified as the winner. Winners are responsible for making timely payments to their 7 17 Visa Credit Card according to the due date. Winners: the retail value of the cash prize(s) may be reported as miscellaneous income under IRS regulations and the winner(s) will be issued a Form 1099-MISC for tax purposes. Void where prohibited.

ALTERNATE FORM OF ENTRY: On a 3 x 5 card, mail us your name, address, email address, and phone number to 7 17 Credit Union, Marketing Department – 2023-24 Visa Win BIG Drawing, 3181 Larchmont Ave., NE, Warren, OH, 44483. For the monthly drawings, all mailed entry forms must be received by 12:00 p.m. EST by 11/17/23; 12/17/23; and 01/17/24 respectively (limit of five [5] entries per monthly drawing). All monthly entries received will be entered into the grand prize drawing. No other forms of entry are valid. All entry forms must be legible with all required information completed; 7 17 Credit Union is not responsible for illegible, damaged or misdirected entries.

Medicare plan with a personal touch

The ever changing landscape of Medicare can be hard to navigate. Let the experts here at **7 17 Member Medicare Solutions** help find you the very best Medicare plan for you. Medicare's open enrollment period starts October 15 and runs through December 7. If you have questions about plans and are unsure what's best for you, our licensed Medicare advisors are here to help you choose the benefits plan that best suits your lifestyle.

At 7 17 Credit Union, we're dedicated to helping our members make wise financial decisions. Together, we'll help you navigate this complex process to select the right plan for you! That means reviewing everything from hospital care to prescription drug coverage, and more specialized plans.

Member Medicare Solutions will offer plan options for Medicare parts A, B, C and D, plus Medicare Supplement and Medicare Advantage.

Call today to schedule your no-cost, no obligation review with our licensed agent at 800-775-7741.

Learn about our **Member Medicare Solutions** at www.717cu.com/medicare-solutions.



Eat out = score points!

We've got a special offer for you when you use your 7 17 Credit Union Visa® Platinum Rewards credit card. Get rewarded for your next night out at your favorite restaurant or take out meal and earn double ScoreCard® Rewards Points.*

Between October 1 and December 31, 2023, all 7 17 members with this card will earn two points for every \$1 spent at restaurants. You don't have to do a thing to earn those points either – this bonus feature has been automatically added to your credit card and starts rewarding you before your first bite!



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

Stomach grumbling? Learn more about earning points with your favorite foods by visiting www.717cu.com/double-points.

*This offer is valid on qualifying purchases made at eating places and restaurants (MCC 5812) and fast food restaurants (MCC 5814) during the promotional period of October 1 – December 31, 2023. Bonus ScoreCard Rewards Points will be credited to your account within 30 days after this promotional period ends. Contact us for complete details. Note: qualifying purchases are at the sole discretion of ScoreCard.

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Choose eStatements for fast, secure delivery – sign up today!

Want a way to be more organized, save a little time, and leave paper statements behind? Well then, it's time get your 7 17 financial statements electronically! You can do this by using the convenient mobile app or online.

Those paper statements sitting in your mailbox can be an easy target for identity theft and other types of fraud. With 7 17 eStatements you get:

- **Security** – eliminate lost or stolen statements
- **Access** – review your current and archived statements without having to dig back through a cluttered file
- **Convenience** – review your statement any time night or day, from anywhere
- **Organization** – Eliminate paper clutter and download or print
- **Go green** – save a few trees

To switch to eStatements, simply log in to your online banking and select "eStatements and Other Services." From there, select "eStatements."

We've enhanced your eStatements experience with eNotices

• **eNotices** will allow you to stay connected to your account quicker; receive an email whenever you have a new notice! They include many important account communications like courtesy pay notices, overdraft notices, certificate maturity notices and more.

• **It's easy to opt-in** to eNotices. Simply log in to NetWorth24 Online Banking or our top-rated Mobile App, access eStatements, click on the 'Settings' option and go to 'Change Opt-In Preferences.' Finally, select the 'eStatements' button next to 'Notices.'



For more details about eStatements – visit

www.717cu.com/estatemnts.