

Member Solutions



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

7 17 Credit Union Named a NorthCoast 99 Award Winner

7 17 Credit Union has been named a 2022 NorthCoast 99 award winner by the Employers Resource Council. The NorthCoast 99 honor is awarded to 99 Northeast Ohio workplaces that have exceptional policies, practices, and benefits that are shown to attract and retain top performing employees.



NorthCoast 99 winners participated in a rigorous application process and were ranked on how they address top-performer attraction, development, and retention in the areas of organizational strategy, policies, and benefits; talent attraction, acquisition, and onboarding; employee well-being; employee engagement and talent development; total rewards; and diversity, equity, and inclusion.

NorthCoast 99 covers a 22-county region of Northeast Ohio. 7 17 was one of only two companies in the Mahoning Valley to earn the distinction.

This distinction falls on the tail of 7 17 Credit Union being ranked a top 100 Credit Union in the United States and number one in Ohio by S&P Global Market Insights for the second year in a row. Forbes also recently named 7 17 to their list of Best-In-State Credit Unions.

We're Updating Our Website with You in Mind!

Refreshed look, familiar function

We're excited to announce an upcoming refresh to 7 17 Credit Union's website in late-October! The website will have a slightly modified look and feel while still offering you the same primary navigation and account access you use today. You'll continue to easily get the information you need and want whether it is from your desktop or mobile device.

Design Update

We're updating the look of the website, modifying the content layout and adding financial tools to provide you with a more streamlined way to learn about 7 17's products and services and quickly find the information you are looking for.

Online & Mobile Banking Access

Rest assured that our refreshed website will give you access to your accounts the same way you always did. There will be no changes to the account login area, online banking site or mobile banking app.

Coming Soon!

The refreshed 7 17 website will launch in late-October 2022. We will announce the actual launch date via email, website and our social sites; stay tuned!



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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.

ATINUM REWARDS

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

October Cycle: 10/19/2022 – 11/18/2022 – one winner up to \$1,000 November Cycle: 11/19/2022 – 12/18/2022 – one winner up to \$1,000 December Cycle: 12/19/2022 – 1/18/2023 – 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 (10/19/2022 – 1/18/2023).

7 17 Credit Union 2022 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: 10/19/22 – 11/18/22; 11/19/22 – 12/18/22; and 12/19/22 – 1/18/23. 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 10/19/2022 and 1/18/2023.

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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 11/22/22; 12/20/22; and 01/20/23 respectively. The grand prize drawing winner will be chosen on 01/20/23. 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 – 2022 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 11/17/22; 12/17/22; and 01/17/23 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.

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

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 \$78.78;* or

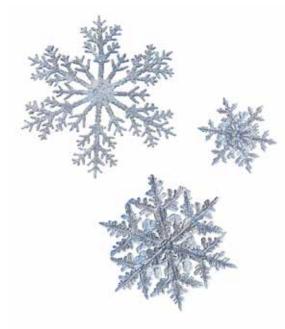
at 48 months, pay as low as \$93.84 per month;* or

at 36 months, pay as low as \$119.13 per month;* or

at 30 months, pay as low as \$139.44 per month.*



This offer ends December 31, 2022. To apply, stop in to any 7 17 branch office, give us a call, or apply online at **www.717cu.com/apply**. (Important: when using our online loan application, select "Note Loan" as the Product, then select "Holiday Loan" 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 60 months. EXAMPLES: If you borrow \$3,650.00 for 60 months at a rate of 10.50% (12.31% APR – Annual Percentage Rate), your approximate monthly payment will be \$78.78. If you borrow \$3,650.00 for 48 months at a rate of 10.50% (12.70% APR), your approximate monthly payment would be \$93.84. If you borrow \$3,650.00 for 36 months at a rate of 10.50% (13.34% APR), your approximate monthly payment would be \$119.13. If you borrow \$3,650.00 for 30 months at a rate of 10.50% (13.85% APR), your approximate monthly payment would be \$139.44. 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, 2022.



Respectfully. Yours.

7 17 Named to Forbes' Best Credit Unions List

7 17 Credit Union was named to Forbes' list of Best-In-State Credit Unions for 2022. Of the 5,041 Credit Unions in the United States, only 171 or 3.4% made the cut. 7 17 was one of only three of Ohio's 241 credit unions to earn the distinction.

The ranking is based on consumer surveys conducted by Statista working in conjunction with Forbes. Consumers were asked to provide an overall satisfaction score for their financial institutions and answered detailed questions focused on six facets of relationship: trust, terms and conditions (including reasonable and transparent fees), branch services, digital services, customer service, and financial advice.

This distinction falls on the tail of 7 17 Credit Union recently being ranked a top 100 Credit Union in the United States and number one in Ohio by S&P Global Market Insights for the second year in a row.

Let 7 17 Credit Union help find a Medicare plan that's right for you!



Don't find yourself unprepared for this year's Medicare Open Enrollment period, which starts Oct. 15 and runs through Dec. 7. Let 7 17 Credit Union help you find the Medicare plan that's right for you!

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 plan that best suits your needs.

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 330-372-8425.

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

Get double ScoreCard® Rewards Points when you visit your favorite restaurant!

EARN DOUBLE SCORECARD POINTS



For a limited time, 7 17 Credit Union is offering double ScoreCard Rewards Points* when you eat out or enjoy takeout!

Between Oct. 1 and Dec. 31, 2022, all 7 17 Visa® Platinum Rewards Credit Cardholders will earn two points for every \$1 spent at restaurants. The good news is this bonus feature has been automatically added to

your credit card. There is nothing you need to do.

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

*This offer is valid on qualifying purchases made at eating places and restaurants (MCC5812), fast food restaurants (MCC5814) and bars and taverns (MCC5813) during the promotional period of October 1 – December 31, 2022. 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.

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

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.

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3181 Larchmont Ave. NE Warren, OH 44483