

Q2-2024



Advantage CU News

Member Appreciation Day & Young Entrepreneur's Craft Show

You are invited to join us on Friday, August 9, 2024, from 10 am – 3 pm for a special celebration of our valued members and the talented youth in our area who go above and beyond with the entrepreneur spirit.

If you have or know a child who makes and creates items to sell, such as crafts, baked goods, etc., please contact us to reserve a free table spot in our kid's craft show.

We will also be having food trucks, door prizes, and you can enter for a chance to win a backpack filled with school supplies, just in time for the kiddos to be ready for back-to-school season!

If you are a business owner member who would like to be a sponsor, please let us know if you would be able to offer a door prize or donate towards the gift of school supplies!

Thank you for your continued trust and support. Together, we have been making a difference in the Richland County community since 1961!

Holiday Closures

Labor Day

Columbus Day

Veterans Day

Thanksgiving Day

Christmas Eve Day

Christmas Day

Dear Members,

What is the meaning of membership? It has many definitions. In Mathematics it means an element of a set, either side of an equation. In Government, it means any member of a legislative party, like the House of Representatives or the British Parliament. Membership is a constituent part of any composite, a subsidiary architectural feature of a building, like a third-floor window. In general, we all know that membership means any person, animal, plant, or group that is part of a society, party, community, or other body constitutes "membership". We are all members of something. We all are a member of a family, we could be members of a church, the girl scouts, a ball club, or card club.

The uniqueness of **membership** to you, my dear members, is that you are a lifetime member of Advantage Credit Union.

We, here at Advantage Credit Union, honor your membership and always want to take your personal financial success to the highest level. We offer a myriad of products and services to assist you with that. But, beyond that we have a personal interest in each one of you as members of Advantage Credit Union. It starts with your basic savings account. Our Advantage secure checking account offers you a truly diverse identity theft program if your identity is compromised in any way. It has protection for your cell phone, and it includes every "member" of your household. Our savings and club accounts offer you an effortless way to save for holiday expenses, vacations, or a rainy day. Our Certificate of Deposit accounts offer you a higher rate of return on your hard-earned money.

Our lending line of products is an excellent way for you to achieve your dreams and goals. We offer a VISA account with a low fixed rate and no balance transfer or annual fee. Auto loans have great competitive rates to help you make the best purchase decision. The best part about our auto loan program is that you can sign and drive at your favorite dealer without coming into the Credit Union. It is fast, easy, and safe.

A Home Equity Line of Credit loan from Advantage Credit Union is great for your home improvement or remodeling needs. Members who are looking to buy or refinance a home loan, we have the best deal around with our 3-year adjustable-rate loans.

The most significant point to our personal interest in each one of you is this; if you or a family member is facing financial difficulty, we are here to help you. With our ability to review credit reports and a complete understanding of "stuff happens" like a debilitating illness, or loss of income, we can help. We will take a deep dive into all options available to you to overcome financial difficulties.

To show our appreciation for your membership and loyalty to Advantage Credit Union, we invite you to our Member Appreciation Day at the Credit Union. Save the date for August 9th, 2024, from 10:00 to 3:00 pm, where we will be hosting young entrepreneurs to encourage youth industry and youth membership, food trucks, raffle prizes and much more!

Come and join us for a Summertime Fun Time! We appreciate you!!

Sincerely,
Camille Grayson, CEO

Earn more!
6 or 12-month
Certificate Specials
are available!

**6-month earns 4.00% /
4.060% APY**

**12-month earns 4.25% /
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APY = Annual Percentage
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Please make sure to keep
your account current and
active. Once an account has
no activity for 5 years, we are
required to send the money to
the state of Ohio if we
cannot contact the owner. We
recommend at least a yearly
transaction.

Congratulations, Brady Zehe!

2024 Marilyn Archer Scholarship Winner



The Advantage Credit Union Board of Directors, along with Marilyn Archer's family, established the Marilyn Archer Scholarship. Marilyn was a former employee who passed away after a valiant four-year fight against cancer at the age of fifty-two. Since 1993, the Credit Union has annually awarded \$1,000 to a local graduating senior in support of college expenses. Eligible candidates must be a member, or the child of a member. We offer to establish free membership to any area senior in Richland County, by depositing \$5 into their own savings account, making every senior who attends school in the county eligible to apply. Requirements also consist of a high school transcript, list of extracurricular activities, statement of future goals and a 500-word essay on how you would explain the value found in credit union membership to fellow classmates.

We are excited to announce that Brady Zehe is our 2024 Marilyn Archer Scholarship winner. Brady graduated from Ontario High School and will be furthering his education in the fall, majoring in mechanical engineering. We wish you all the best in your future, Brady! Details on the next scholarship will be posted in March 2025.

Recent Scams and What You Need to Know to Stay Safe

Not only is each credit union employee here to help educate and protect you and your family from fraud, but the Consumer Federal Trade Commission (FTC) is a great resource also working to stop deceptive and unfair business practices and scams, as well as providing an easy way to report fraud at ReportFraud.ftc.gov. This database of the many different types of fraudulent schemes and trends helps to keep us safe. Recent scams consist of an imposter, someone pretending to be from a financial institution, the government, a relative in trouble, or a computer support tech. Scammers will try to pressure you, convincing you of a problem like a suspicious charge or virus on your computer. Never give out your account info to anyone claiming you need to pay with a gift card, wire transfer, payment app or cryptocurrency. Does something sound too good to be true? This is a sign of a scam. Job scams of working from home and making big money or paying for upfront training is a red flag. People have also lost millions of dollars to romance scammers. Be suspicious of the name that appears on your caller ID. If you aren't expecting a call from the company, it could be a scammer trying to scare you into doing whatever the caller says. Don't click on links in suspicious texts or emails and be cautious before you enter personal info on a website, email, or text.

If you ever find yourself in any of these situations, stop and research the claim or give us a call. We would be happy to listen and help. In the meantime, to keep up with what's happening related to scams, visit <https://consumer.ftc.gov>.