



Member Solutions



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

7 17 launches “Forever Youngstown” initiative to better support small businesses



Driven by our mission of supporting the communities we serve, we are constantly growing our relationships with our local communities 67 years and counting. Now, we are in midst of a plan to better support small business partners in Youngstown! As the presenting sponsor of this past fall’s musical event, The Downtown Open, we were thrilled to see so many faces come to downtown to support the city. The downtown has struggled over the past several years for many reasons.

Our goal is to make an impact beyond just one event. So, Forever Youngstown was born, an up to one million dollar initiative to uplift the community. For every auto loan refinanced through 7 17, the credit union will give up to \$250 in gift cards to support downtown businesses. Now through December 31, 2025, members can see if 7 17 can save you money on your monthly payment by refinancing your current auto loan from another financial institution to a lower rate AND you can receive your own gift cards!

See a full list of participating downtown Youngstown businesses on our website at www.717cu.com/forever-youngstown.

We truly hope this commitment inspires you and other members to show support for #ForeverYoungstown!

Learn more about



Forever Youngstown

67th Annual Meeting Announcement

Join us for 7 17 Credit Union’s Virtual Annual Meeting.

When: Tuesday, April 29, 2025.

7 17 will hold the 67th Annual Meeting virtually. The Zoom link and more information will be available April 1, 2025 on our website at www.717cu.com.

Important Notice: The Nominating Committee has declared a NO CONTEST election for the open Board of Directors positions. As of the August 31, 2024, deadline, only the director up for reelection has submitted a letter of intent to run.



President's Corner



Entering the new year with community at our core

7 17 Credit Union's mission is to "Help people live better lives financially and to support the communities we serve". This mission drives every decision we make at 7 17 and I am excited to share with you how we work to fulfill this mission in the new year by building relationships, supporting small businesses and positively impacting affordable housing in the city of Youngstown.

A year ago, I announced the merger between 7 17 and Youngstown City Schools Credit Union and noted that this merger would serve as a steppingstone to a broader commitment to Youngstown. Much has transpired since then.

These additional efforts began in October with 7 17 serving as the presenting sponsor of The Downtown Open. Through free concerts and other entertainment that brought thousands of people downtown, the event successfully drew attention to downtown businesses that had struggled through

COVID, construction and road closures, and the devastating downtown building explosion.

At The Downtown Open, 7 17 made a public commitment of up to one-million-dollars to support downtown's small businesses. We affectionally call it the Forever Youngstown campaign. The initiative promises that for every auto loan refinanced through 7 17, the credit union will give up to \$250 in gift cards to support downtown businesses. We plan to run this program through December 31, 2025, and will add new products and offers along the way. We encourage members to think about refinancing their non-7 17 Credit Union auto loans AND supporting this commitment to Youngstown with us. When we bank with purpose, we can build a stronger community!

More recently, the city of Youngstown selected 7 17 to administer \$13 million in America Rescue Plan Act (ARPA) funds designed to improve housing across the city. As part of these funds, \$8 million was designated for the use of construction and/or rehabilitation of quality affordable housing.

To magnify the impact of these funds, 7 17 developed the Youngstown Affordable Loan Program. The ARPA funds will be used to create a \$35 million pool of discounted mortgage loans to help families buy a new home at an affordable price. The program will make the dream of home ownership achievable for individuals and families that previously found that prospect to be out of reach. Additionally, the credit union will create a \$5 million revolving commercial development fund that will be used to develop new and rehabilitated housing.

Another \$5 million will be dedicated to programs offering low-interest rate loans for individuals and landlords in the city to undertake renovations and repairs to help stabilize and increase the value of homes throughout the city.

Additionally, the city is excited to be joining the list of 160+ Designated Outdoor Refreshment Areas (DORAs) already established in Ohio. 7 17 Credit Union is the principal sponsor of the Youngstown DORA. A DORA is a designated zone where individuals 21 years of age and older can purchase alcoholic beverages from participating businesses and carry them outdoors within the DORA boundaries or inside participating businesses. The intent of Youngstown's DORA is to encourage people to support local businesses while being free to explore downtown.

Together, we can make an impact to better support our communities by investing in those communities and dedicating ourselves to service. Reflecting on the past year, I want to thank our loyal membership for your support in making 7 17 Credit Union the #1 ranked credit union in Ohio. It is an absolute honor to be a part of your financial journey, supporting you, your family, and our community.

I wish all of you a very Happy New Year.

John Demmler

Feeling the Holiday Financial Hangover?

We want to help with a *New Year, New You* loan



The joy of the holidays can quickly turn into worry when your wallet feels empty. Don't let bills overwhelm you! 7 17 wants to make sure your holiday cheer continues through the new year with a *New Year, New You* loan!

Bundle up yourself and that budget and make it the best year yet. Some benefits to our personal loans:

- Start saving money every month
- Get debt-free in the new year
- Bundle your budget by consolidating debt
- No collateral needed

Extend the joy of the holidays beyond December and let us help YOU get over that holiday financial hangover. For details about all our personal loan options, visit info.717cu.com/debt-consolidation.

Did you know ...

7 17 offers commercial loans!

Contact 7 17 to get more information or to apply today.



7 17 Credit Union partners with Sparrow to support student education

We are now offering financial support for students! Thanks to a recent partnership with Sparrow, a leading technology company specializing in equitable student loan lending, we can now support your family's educational interests and passions. This collaboration introduces a robust student loan marketplace designed to make education more accessible and affordable for all Ohio residents. The marketplace features everything from in-school and refinance loans, flexible repayment plans, and no hidden costs.

Whether you're the parent of a high school senior preparing for college, an undergraduate student pursuing your degree, a graduate student advancing your education, or an existing borrower looking to refinance for better terms, we are here to provide you with the financial support you need. Student loans are available to:

- Parents
- Undergraduate students
- Graduate and professional students (MBA, Law, MD, JD, etc.)
- Borrowers looking to refinance their existing student loan



7 17 tip: You do not need to be a 7 17 member to search for and apply for a student loan through the marketplace.

7 17 invites all to explore how these new opportunities can support their educational goals. Contact us or visit www.717cu.com/student-loans.

“Rolling with 7 17” – check out our newest addition soon to be in your community!



Getting out from beyond the walls of the credit union means we needed some identifiable transportation! Look no further than the brand new 7 17 Credit Union business development trailer. It will enhance our marketing efforts, get our business development team out and about, and it will also mean that we can meet our members where they are – sometimes helping them set up services and memberships and other times just being a part of the communities we serve.



It might simply mean celebrating events with those communities, throwing support for a city-wide mission, or offering information on upcoming events and incentives to make your financial lives better.

Look out for the 7 17 trailer out and about in your community!

Exciting new features to your 7 17 Debit Card experience

Introducing two new features available in online and mobile banking – Debit Card Management and Debit Card Round-up! First, 7 17 Debit Card Management lets you control your 7 17 Debit Card or ATM card(s) with access 24/7 to temporarily deactivate a misplaced card, order a replacement for a lost or stolen card, or cancel an unwanted card. You can also easily set up travel notifications.

Get familiar with managing your card by logging into your online banking account or mobile app and head to “Debit Card Management.”



Next, 7 17’s Debit Card Round-up program just got better! Members can now opt in to the Debit Card Round-up Program in Online/Mobile Banking. This program allows members the ability to opt-in to have all of their Debit Card transactions round-up to the nearest dollar and transfer those cents to any designated share account. For example, if a Debit Card transaction is \$20.27, the program will “round-up” to the next dollar and transfer \$0.73 to any share account that is designated.

See details on the home page in online and mobile banking or simply visit www.717cu.com/debit-card-management.

It’s never been so easy to save!