



# Member Solutions



Banking with purpose,  
building stronger communities.

## 7 17 Credit Union recognized as one of “America’s best regional banks and credit unions 2025” by Newsweek

We did it again – thanks to you! We’ve earned the coveted spot on Newsweek’s list of America’s BEST regional banks and credit unions for the fourth year in a row! No matter how you use 7 17’s services, you’ve helped us earn this award.

This prestigious honor recognizes 7 17 and its unwavering commitment to its members and the many communities we serve. The study analyzed more than 9,170 banks and regional credit unions across the United States.

In order to receive such a top designation, the banks and credit unions had to first meet certain scoring criteria that look at stability, profitability, risk exposure during uncertain times, and the overall health of the organization.

In addition, more than 1.9 million social media reviews and 129 million app store reviews from Apple and Google Play were programmatically gathered to assist with the scoring.

7 17 was one of only a handful of financial institutions in Ohio earning this top recognition!

## 7 17 Credit Union Financial Wellness Night at the Ballpark 2.0!

**SAVE THE DATE for another fun-filled and memorable evening!**

*Root – root – root for the home team...*

We are thrilled to invite you to the 2nd annual 7 17 Credit Union Financial Wellness Night at the Ballpark. Join us on 7 17 Day – July 17, 2025, as we celebrate the credit union’s 68th anniversary, show appreciation for our wonderful members, and continue to help improve people’s lives financially.

There will be more updates to come. Until then, mark your calendars for another exciting night at the ballpark as we cheer on the Mahoning Valley Scrappers at Eastwood Field in Niles!

7 17 is social. Find us on Facebook, Instagram, X, LinkedIn and YouTube.



## 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 registration information will be available April 1, 2025, on our website at [www.717cu.com](http://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 directors up for reelection had submitted letters of intent to run.



## President's Corner



### **Banking with purpose, building stronger communities.**

This year 7 17 is embarking on a revamp of our products and services to provide our members with an even better experience when they bank with the credit union. Each product is being built from the ground up, with purposeful intent, to create the very best value for our members while positively impacting the communities that we serve. Our new affinity credit card that we launched in conjunction with the Greater Warren-Youngstown Urban League in February is an example of what you can expect from your credit union this year.

This new 7 17 credit card is about providing meaningful savings to our members and illustrates the credit union difference! Unlike the national average rate for a credit card, which stands at over 20%, the 7 17 affinity card has the lowest rate in the country, as low as 7.17%. We wanted to make sure that every member approved for the credit card can participate in this great, low rate so we included a balance transfer and purchase promotion for the first 90 days at 7.17%. Unlike other credit cards' promotional rates that expire in just a few months, any balance transfers or purchases in the first 90 days will have the 7.17% rate for the LIFETIME of those balances.

If we stopped there, this would still be the best credit card in the country, but we went even further. This new credit card has ZERO annual fee, ZERO balance transfer fee, and ZERO cash advance fee; because at 7 17 we feel that the first step in giving back, is not to take to begin with.

This credit card is not just great for our members but also helps send ripples of positive change throughout our community every time our members swipe their card for purchases. For each swipe, the credit union will give 7.17 cents to the Urban League to help support their initiatives around financial literacy and affordable housing. For specific details on the 7 17 Affinity Partner Visa® Credit Card, please contact us or visit [www.717cu.com](http://www.717cu.com).

This incredible credit card is open to any qualifying business to partner with the credit union and offer these credit cards for their members, clients, customers, or fans. When an organization becomes a 7 17 Credit Union affinity credit card partner, they can provide a credit card to their supporters that is not only co-branded specifically for that organization but also provides financial support for their identified initiatives.

This is a tangible way to give back to our communities with everyday purchases and illustrates why banking local matters. When we bank with purpose, we build a stronger community.

Respectfully yours,

*John Demmler*

P.S. If you know of a group or team or have a personal connection to an organization that might benefit from our affinity card partnership, I encourage you to reach out to me or our Senior Vice President of Business Development, Dorian Smith at 330-372-8333.

## April is Financial Literacy Month

Saving for a rainy day or a dream trip to a Mediterranean beach resort? Maybe it's more practical - like paying off debt. Whatever the case – getting back to basics for your financial health is the key and no better time to start than April's Financial Capability Month – also known as Financial Literacy Month.

It's the perfect time to encourage your kids to develop healthy saving habits! At 7 17, we champion healthy financial habits through our Dollar Dog Kids Club! It's a great way to teach kids 12 and under about the value of saving and spending responsibly.



For all youth under 18, 7 17 has an incredible offer! With our exclusive Youth High-Yield Startup Savings Account, receive 7.17% APY up to \$1,000! Watch the excitement in their eyes when their money starts growing even faster.

To learn more about our Startup Savings or any of our youth accounts, visit [www.717cu.com/youth-startup-savings](http://www.717cu.com/youth-startup-savings).

## Loans for your next adventure

What's got four wheels, eight wheels, or none at all? You! That's right. With 7 17, venture out with a new RV, boat, motorcycle, or jet ski! 7 17 Credit Union offers financing and refinance options on new or used boats and recreational vehicles. With RV loan rates like ours, where will you go for your next adventure?



**Stop in a branch or start your loan application today online!**

## Did you know ...

**7 17 offers commercial loans!**  
Contact 7 17 to get more information or to apply today.



## The perfect shade of "green" for your home improvement projects

At 7 17 Credit Union, we'd like our members to know we are here when you need us. That's why we want you to spring forward on that home improvement plan with a Home Equity Line of Credit from 7 17!



Renovate that outdated kitchen, create your dream bedroom, or build the outdoor oasis you've always wanted.

It all starts with a 7 17 Credit Union HELOC. With low rates and flexible terms, a home equity line of credit can help make your house a home.

### Rates starting AS LOW AS 7%APR\*

To apply, or for more information about 7 17's Home Equity Line of Credit or any of our other home equity loan options, please visit [www.717cu.com/HomeEquity](http://www.717cu.com/HomeEquity) or call us at 800-775-7741.

Non-members of 7 17 must join 7 17 Credit Union (open a savings account) to receive this offer. While not common to this offer, membership eligibility restrictions may apply. Contact us for details.

\*Highly qualified borrowers will receive 7.00% APR (Annual Percentage Rate) for a 10-year draw period (for loans up to 80% loan to value). After 10 years from the initial loan closing, your loan rate will become variable, and the loan will go into a repayment period with no further draws available, at that time the remaining balance will be amortized to be repaid in 20 years. For highly qualified borrowers, the APR during repayment will be Prime minus .50% and may vary monthly based upon the highest Prime Rate published in the Wall Street Journal 30 days prior to the adjustment and will take effect on the first day of your billing period. The Prime Rate as of 2/12/2025 is 7.50%. Your APR may vary based on equity and credit qualifications. During the repayment period, the APR will not go below 4.50% or exceed 15%. Other rates and terms are available for less qualified borrowers. Loans subject to approval criteria; not all applicants will qualify. Call for details. Property insurance required (and flood insurance, if applicable). The minimum payment on your Home Equity Line of Credit will be 1.25% of the outstanding balance. Payment example: if your balance is \$10,000, your payment would be \$125 (does not include escrow, taxes, or insurance). Rates are subject to change without notice.

\*\*Loans subject to a \$50 Annual Fee during the draw period (waived for the first year on new loans). Closing costs associated with the loan origination are waived on new Home Equity Line of Credit up to \$100,000 (with 80% loan to value). Up to \$300 in fees apart from a cancellation fee of \$40 will be waived on new Home Equity Lines of Credit exceeding \$100,000. Closing costs, based on loan amounts, can range from \$197 to \$1,177. If you fail to maintain an open line of credit for at least 24 consecutive months, the waived fees must be repaid. The refinancing of a 7 17 Home Equity Line of Credit loan will not qualify for waived fees. Not valid with any other 7 17 Home Equity special offers. Offer subject to change or withdrawal without notice.

Please consult your 7 17 Credit Union Home Equity Line of Credit Agreement, Truth-in-Lending Disclosures, Addendums and Modifications for your loan and repayment terms. Call 800-775-7741 or visit [www.717cu.com](http://www.717cu.com) for more details on this or any 7 17 Credit Union product or service. Applications must be received by June 30, 2025.



## Positive Changes Coming to our Courtesy Pay Program

We all know life can be hard sometimes and a little assistance is needed to make it from pay to pay. Or you inadvertently lose track of things and perform a transaction that overdraws your account. At 7 17, we are ready to provide assistance to cover your overdrafts. However, the cost to cover the overdraft shouldn't be another financial burden.

That's why, beginning April 1, 2025, 7 17 Credit Union will be making some positive changes to our Courtesy Pay overdraft program. We will be reducing the fee for Courtesy Pay and Courtesy Plus from \$30 to \$19.95 per overdraft. In addition, we will no longer be charging a fee for any transaction \$5 or less that causes your account to become negative. This will allow you to keep more money in your pocket, while still paying the transaction on your account.

At 7 17, our mission is to help people improve their lives financially. This is just one small step toward that mission.

Courtesy Pay is an overdraft service automatically extended to members to cover shortfalls on written checks, electronic transfers from a checking account and recurring debit card transactions. Members may also opt-in to Courtesy Pay Plus to cover ATM and everyday debit card transactions. With Courtesy Pay, a transaction will be honored even if it brings a checking account to a negative balance not to exceed the assigned Courtesy Pay limit. This avoids a non-sufficient funds fee, and, in applicable situations, a returned check fee from the merchant.

You can opt out of Courtesy Pay or Courtesy Plus at any time by visiting our website, stopping by any branch, speaking with a Teleservice Representative at 1-800-775-7741, or by mailing a request to 7 17 Credit Union, Attn: Compliance/CPP, 3181 Larchmont Ave., NE, Warren, OH 44483.

As a first line of protection against overdrafts to your checking account, we recommend that you choose one or more Overdraft Protection accounts. By choosing an eligible savings account or a 7 17 Visa® Credit Card as an Overdraft Protection source, if you write a check that lacks sufficient funding, these sources kick in to cover the difference with no fee.

For more information about Courtesy Pay, Courtesy Pay Plus, or Overdraft Protection, visit our website at [www.717cu.com/CPP](http://www.717cu.com/CPP).

## Change In Terms Notice Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing effective July 1, 2025.

### **Funds you deposit by check may be delayed for a longer period under the following circumstances:**

- You deposit checks totaling more than \$6,725 on any one day. This is a change from the previous \$5,525.
- If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits, cash deposits and wire transfers into your account will usually be available on the day we receive the deposit. The first \$6,725 of a day's total deposits of cashier's, certified, U.S. Postal Money Orders, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions (i.e. checks must be made payable to you). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit. This is a change from the previous amount of \$5,525.