



Kent Credit Union
We Make Banking Better.

CommonBond

SERVING ALL OF PORTAGE AND SUMMIT COUNTIES!

SUMMER 2015
2085-NEWS-0715

Special Announcement:

Kent Credit Union to Merge with Seven Seventeen Credit Union

In the event that you missed the letter mailed to members in June, Kent Credit Union announced its planned merger with Seven Seventeen Credit Union.

The financial industry landscape has changed dramatically since the credit union was founded more than 50 years ago. The cost and complexity of technology and regulatory compliance has skyrocketed to the point where it is now a considerable challenge for small credit unions and community banks to operate in a competitive marketplace.

The Board of Directors and Management of Kent Credit Union have always made decisions in the best interest of our members. As we looked at how we can best meet our mission of helping members achieve personal and financial success, we determined that this was best achieved by seeking a merger partner that was large enough to meet the fiscal challenges of today's financial market, but flexible enough to maintain a focus on what matters most – our members.

We are confident that we have found such a partner in Seven Seventeen Credit Union. With an existing presence in Portage County, Seven Seventeen has been meeting the financial needs of members in Northeast Ohio for nearly 60 years. With other locations in Trumbull, Mahoning and Stark Counties, the credit union serves 67,000 members.

Seven Seventeen has competitive loan and deposit rates, and lower fees when compared to competitors, but their commitment to the member is the biggest differentiator. Seven Seventeen Credit Union prides itself on not meeting, but exceeding its members' expectations.

Pending regulatory approval, the anticipated effective date of the merger is November 1, 2015. Nothing will be changing with your account or how you access funds at this time. As we go through the merger process, we will keep you informed of important information along the way. In the meantime, if you didn't see the letter that was sent in June, you can read it on our website by visiting www.kentcu.com/merger. To learn more about Seven Seventeen Credit Union, you can visit their website at www.sscu.net, or stop by their current Portage County branch location at 2301 State Route 59 across from the Kent State Golf Course.

Seven Seventeen Credit Union is a strong, safe and sound financial institution that offers a broad menu of competitive products and services and has a reputation of providing an exceptional member experience. With that, we truly believe this change is in the best interest of our members. The name on account statements, buildings, ATMs and the like will change, but the commitment to the credit union spirit of "people helping people" will remain.

NEW Kent CU App Makes Mobile Money Management Easier!

Want to experience the ease of managing your Kent CU accounts anytime, from anywhere? Why not download and install our **NEW App** from the App Store? The NEW Kent CU app is not an upgrade from the current Kent CU app. It's a completely **new application** that allows you to access ALL services available on our Virtual Branch, including transferring funds, paying bills, and checking balances! Download the app today to enjoy an improved user interface and increased functionality!

Find the FREE app when you search for "Kent Credit Union" at the App Store OR visit us online at www.kentcu.com/mobilemoney.



Kent Credit Union
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www.kentcu.com

KENT

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Kent, OH 44240
Phone: 330-678-2274
Fax: 330-678-6252

RAVENNA

271 South Chestnut Street
Ravenna, OH 44266
Phone: 330-298-0400
Fax: 330-298-0404

OFFICE HOURS

Monday - Thursday 9am - 5pm
Friday 9am - 6pm
Saturday 9am - 1pm

24-HOUR LOAN HOTLINE

330-678-2443

TELEPHONE BANKING

330-677-2395

TOLL-FREE

888-221-7556

ATM NETWORKS



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VISA® Credit Cards
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SAVINGS PRODUCTS

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Debit Cards & ATM Cards
Christmas & Vacation Clubs
IRA Accounts & Certificates
KCU Money Maker

OTHER MEMBER BENEFITS

CUNA Insurance Products
Free Notary Service
Shared Branching
Money Orders
Wire Transfers

We serve anyone who lives, works, attends church or school in Portage and Summit Counties.



Each member account is federally insured up to \$250,000 per member by the National Credit Union Administration.



The Benefits of a Kent CU Checking Account

A Kent CU Checking Account is the right checking account for YOU! It's simple, it's convenient, and it's . . .

Free

Including no monthly fees, no minimum balance requirements, and unlimited check writing!

Accessible from Almost Anywhere

Manage your money when and where it's convenient to you with Virtual Branch, Mobile Banking, and Online Bill Pay!

Convenient

Direct Deposit and Payroll Deduction save you time and money! Plus, a KCU Checking Account comes with a FREE ATM/Check Card that can be used to pay for purchases anyplace that accepts MasterCard, and that is surcharge-free at thousands of in-network ATMs throughout the country.

Easy to Open

Come in today to see how quick it is to open a Kent CU Checking Account!



Shift into Savings with an Auto Loan from Kent CU

New, Used, Refinanced!

Let Kent CU save you money on your next new or used auto! Visit us before you go to the dealer for a fast, **FREE** pre-approval that will let you know how much car you can afford! You'll drive away **HAPPY** with a **LOW** monthly payment with our flexible terms and low rates on all **NEW** and **USED** autos! Would you like to save money on an auto that's already financed elsewhere? Call us today to see if Kent CU can save you money! **Come to Kent CU for your Auto Loan needs, and we'll shift your summer into SUN and SAVINGS!**

Holiday Closings

Labor Day - Monday, September 7

Columbus Day - Monday, October 12