

# 2023 BARNES FAMILY EDUCATIONAL SCHOLARSHIP

AWARDING FOUR \$2,500 SCHOLARSHIPS

*“Put together a creative, engaging 1 - 2 minute video outlining your 5 best survival tips during difficult financial times, and the role your credit union should play in weathering a financial storm.”*

**SUBMIT YOUR VIDEO BY MARCH 01, 2023**  
Visit [csefcu.com/scholarship](http://csefcu.com/scholarship) for more details.



# FILL UP ON REWARDS

WITH A CSE REWARDS VISA CREDIT CARD!



**ALL WHILE EARNING 1X ON EVERYTHING ELSE!**

Gas Station purchases include those made at merchants classified as places that sell automotive gasoline that can be bought at the pump or inside the station using the following merchant category codes (MCCs): 5541 and 5542. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Grocery purchases include those made at merchants classified as grocery stores, supermarkets, specialty markets, convenience stores, bakeries, and candy stores using the following merchant category codes (MCCs): 5411, 5499, 5462 and 5441. Bonus Rewards will be calculated after all purchases and returns are processed daily and will be added to your MORE Rewards point balance the next business day, excluding Sundays and Federal Holidays.



# BALANCE TRANSFER SPECIAL

PAY NO INTEREST UNTIL

# 2024

STARTING FEBRUARY 20<sup>TH</sup>

NO ANNUAL FEE

TRANSACTION FEE: 3% OR \$10, WHICHEVER IS GREATER

# 0% APR\* for 12 MONTHS

Visit [www.csefcu.com/BT](http://www.csefcu.com/BT) for complete details!

\*APR = Annual Percentage Rate. 0.00% Promotional APR is for 12 months with a 3.00% fee or \$10.00, whichever is greater. Promotional APR is good only on balance transfers made from February 20th through April 19th, 2023 by new or existing cardholders. The promotional rate of 0.00% APR is applied for 12 consecutive billing cycles from the date of the balance transfer unless the account becomes delinquent and/or over the limit. After the 12 billing cycles, the 0.00% Promotional Rate will revert back to the standard fixed rate for purchases and/or balance transfers between 8.25% APR and 18.00% APR depending on your creditworthiness at the time of account opening. This offer is a limited time offer and can be changed or discontinued without notice. Balance Transfers cannot be used to pay existing CSE Federal Credit Union debts.

## Start Your New Year Off with a Security Check!

With each passing month, CSE sees more fraud, scams and other negative detractors that can impact members and their money. While we constantly remind members to watch their own personal cybersecurity, it's not always easy to spot a scam before it happens. Our hope is that this checklist of items to watch for and remember might help in your efforts to protect your personal information.

- ✓ Use secure passwords (14 characters) or even passphrases
- ✓ Change passwords for email and banking websites often
- ✓ NEVER reuse passwords across multiple sites
- ✓ NEVER share CSE ebranch or mobile app login credentials with ANYONE
- ✓ Change up security questions across multiple accounts
- ✓ Use MFA/2FA whenever offered
- ✓ NEVER share personal information in response to emails, texts or calls
- ✓ Secure mobile devices (install updates & use screen locks)
- ✓ Be careful using public WI-FI, especially for financial matters
- ✓ Watch what apps you download



**Get started by visiting**  
[www.csefcu.com/EMS](http://www.csefcu.com/EMS)

### Attention Business Owner Members!

Did you know that CSE can now offer simple, secure payment solutions for your business? CSE's partnership with EMS (Electronic Merchant Systems), provides credit & debit card processing, mobile payment processing, eCommerce & web solutions, gift & loyalty cards, and much more.

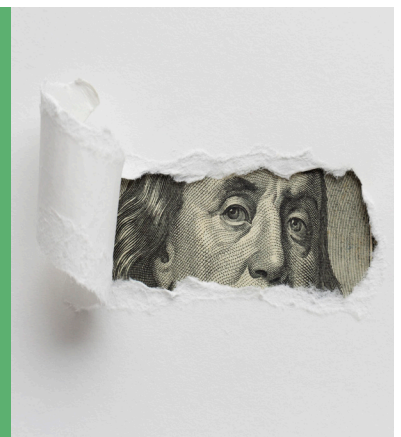
If you haven't evaluated your business costs for processing electronic and digital payments, or are simply looking to begin offering these payments for your business, let EMS provide you with a free, no-hassle quote!

**CSE members may qualify to file taxes for free... with the United Way of Stark County's VITA Tax Prep, in partnership with StarkMHAR!**

VITA (Volunteer Income Tax Assistance) is a free service from United Way that helps households with lower income get their tax returns completed by an IRS certified preparer. For eligibility and program details, visit: [www.uwstark.org/VITA](http://www.uwstark.org/VITA).

**CSE will again be a drop-site for taxes in 2023. To set up your appointment, please contact VITA directly by calling 330-994-8482. CSE drop-site dates are:**

**Tuesday, February 14 | Thursday, March 9 | Tuesday, March 14**



## Set Your Child Up for Financial Success!

The earlier kids learn about saving money, the more likely they are to manage money well as adults. Our M3 Money Club Kids' Accounts and Elements of Money Teen Accounts are designed to grow with them, allowing you to teach your children valuable life skills along the way.

Youth accounts teach kids to plan ahead, stay focused on goals and save for the things they want. Our accounts have a variety of educational materials to help from our website, quarterly newsletters and more. Another benefit of our youth accounts is our BOOST Term Share Certificate, which you can open with as little as \$50. These special youth certificates give you the ability to add funds throughout the term, which means more saving opportunities for your kids!

Demonstrate the importance of financial wellness to the ones you hold most important in your life, your children. **Stop by any CSE office today to open a youth account.**

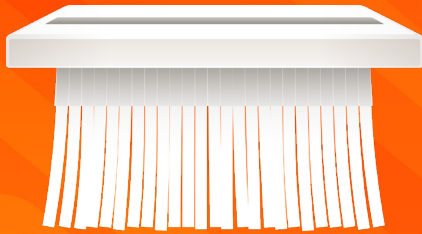


Ages 7-12



Ages 13-16

*If your child isn't between ages 7-16 never fear, opening an account for them of any kind is a step in the right direction for their financial success!*



## SAVE THE DATE FOR CSE'S ANNUAL SHRED DAY EVENT!

SATURDAY, APRIL 29<sup>TH</sup>, 2023

9:00AM - 12:00PM

ON-SITE AT CSE ON MARKET AVE.

### *Keeping Your Savings Secure*

Savings & Certificate account rates have been on the rise, making CSE a great, secure and fully guaranteed option for short to mid-term investments. If you're looking for investment options that allow you to rest easy, we've got you covered.

- Your savings accounts are insured up to \$250,000.00 and IRA accounts are also insured up to \$250,000.00 by the National Credit Union Administration (NCUA). NCUA is an agency of the federal government.
- CSE also provides an additional \$250,000.00 of insurance through Excess Share Insurance (ESI) at no additional cost to the member.
- That means that your funds at CSE are insured for at least \$500,000.00 per qualifying account.



Celebrating **85**  
YEARS  
1938-2023



After three years of meeting virtually, CSE Federal Credit Union's 85th Annual Meeting will be held in-person on Saturday, April 15th. The Annual Meeting provides members the opportunity to mix and mingle with our President & CEO, Bill Wittig, along with members of our Board of Directors and other staff from CSE. You'll hear about the growth of our credit union, how we continue to impact the community and gain insight on what our future holds.

The annual meeting also provides members the ability to vote in the annual election for our Board of Directors. As a democratically run, financial cooperative, our 11-member, volunteer Board of Directors is made up entirely of members, like you, who want to see our credit union flourish by helping all members with financial products and services. By voting in our election, you have a voice; make it heard!

For the latest, up-to-date information about CSE's 85th Annual Meeting & Board of Directors Election and ticket sale details, visit [www.csefcu.com/AnnualMeeting](http://www.csefcu.com/AnnualMeeting)

**We are grateful for the many opportunities we have had to serve our community these past 85 years; we're even more excited for the goals that we have set that will catapult our credit union's success for another 85!**

**Saturday, April 15<sup>TH</sup>, 2023**  
Doors Open | 10:30 AM  
Meeting Begins | 11:00 AM  
*\*Continental Breakfast Provided*

**One Center for Leadership**  
901 Tuscarawas St E.  
Canton, OH 44707

**Tickets Are Limited**

Tickets: \$5.00  
(Ticket Sales to Benefit Charity)

**85<sup>TH</sup>**  
In Person  
**ANNUAL MEETING**



**CALL**  
330.452.9801



**CLICK**  
[www.csefcu.com](http://www.csefcu.com)



**VISIT**  
Any CSE Branch

**INSURED  
BY NCUA**

