

CSE's 2022 Annual Meeting and Board of Directors Election

Our 84th Annual Meeting will again be held virtually on Tuesday, April 5th, 2022. Meet our new President and CEO, Bill Wittig, hear from our Board of Directors and catch up on the latest updates about the present and future of our credit union.

During the Annual Meeting, we will have the results of our latest Board of Directors Election. CSE is governed by a Board of Directors made up of 11 credit union members. These Board members are elected by all of you, the membership, and serve in a volunteer capacity. That democratically elected, volunteer leadership is one of the key differences between credit unions and other for-profit financial institutions.

For more information about the Annual Meeting and Board of Directors Election, visit www.csefcu.com/annualmeeting.



2022 VISA PROMOS !



2.99% APR¹
for
12 MONTHS

JANUARY 20TH THROUGH MAY 19TH

NO TRANSFER FEE
NO ANNUAL FEE

1. APR = Annual Percentage Rate. The 2.99% APR rate is a promotional rate. It is good only on balance transfers made from January 20th through May 19th, 2022 by new or existing cardholders. The promotional rate of 2.99% 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 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.



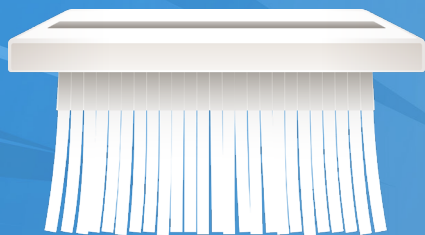
EARN BIG with 3X Rewards Points
Make purchases with your CSE Rewards Visa credit card & watch the rewards rack up!

Simply check out the purchase categories for each quarter, use your CSE Rewards Visa to make purchases in that category and earn 3X Rewards points on your first \$1,500 in purchases.

Visit www.csefcu.com/3x for complete details!

JAN-MAR	APR - JUN	JUL - SEPT	OCT - DEC
1 Gas Stations & TV / Radio Subscriptions	2 Home Improvement & Mobile Wallets*	3 All Amazon Purchases	4 Walmart & Target

*Apple Pay, Google Pay & Samsung Pay



**SAVE THE DATE FOR CSE'S
ANNUAL SHRED DAY EVENT!**
SATURDAY, APRIL 30TH, 2022
9:00AM - 12:00PM
ON-SITE AT CSE ON MARKET AVE.

Video Scholarship Returns with a New Name!



The CSE Video Scholarship returns for its third year in 2022, this year, with a new name. To recognize and honor the family legacy of our retiring President and CEO, we have renamed our scholarship the **'Barnes Family Educational Scholarship'**.

The Barnes Family has been around CSE Federal Credit Union since the beginning. In fact, Stan's grandfather, J.R. Barnes was one of the original 14 charter members who formed the credit union back in 1938. Stan's father, Richard (Dick) Barnes was involved in the credit union as a Board Member for 10 years and a credit union advocate for his entire life, and Stan recently completed 28 years of service as President and CEO, dating back to 1994. It's a natural fit to name our scholarship after the Barnes Family. Education is in their DNA – Stan's grandfather and father were both educators in the Canton City School District.

CSE will award four (4) \$2,500 Scholarships for post-secondary education to winners of our Video Scholarship Contest. Apply online at <https://www.csefcu.com/scholarship> between Monday, January 3, 2022 and Tuesday, March 1, 2022 at 11:59:59 PM EST, by answering the following prompt:

"Imagine that you are a high school teacher. Put together a 1 - 2-minute creative, engaging video that educates your 'students' on financial wellness, how financial health ties into overall health and ways that you can take care of your finances.

You may include any information dealing with financial topics such as budgeting, credit, saving, borrowing, and more."

For complete details, rules, eligibility and application, visit www.csefcu.com/scholarship.

Take Care of Your Financial Health in the New Year...

The New Year is all about bettering yourself, and many people don't realize how poor finances can actually impact your physical and mental health. The start of a New Year is a fantastic time to start fresh and get your financial health in order.



How CSE Can Help You On This Journey...

From our **FREE** Banzai! Financial Education Wellness Center, the CSE Blog full of educational topics and content, to our in-house **Certified Member Financial Counselor, Reggie!**

Learn more and gain access to all of these amazing tools at
www.csefcu.com/banzai & www.csefcu.com/counseling

CSE Debit + Credit Card Rewards are Unique!

Did You Know...?

CSE Debit Mastercard and Rewards Visa cardholders earn points every time they make purchases with their respective card. Did you also know that the points earned with each transaction are combined into one, awesome points program called Members Own Rewards (MORE)?

The MORE Rewards program is designed to hold up to its name. The entire goal with the program is that members have MORE opportunities to earn MORE points on purchases so they can redeem those points for MORE rewards!

You'll be hard pressed to find another financial institution around that combines all of this into one rewards program.

Rewards Debit Mastercard

- FREE Checking
- NO Minimum Balance Requirements
- NO Monthly Maintenance Fees
- Free Debit Card with No Transaction Limits

Rewards Visa Credit Card

- NO Annual Fee
- NO Balance Transfer Fee
- Rates as low as 8.25% APR²
- Great Introductory Offer

Learn more at www.csefcu.com/MORE

2. APR = Annual Percentage Rate. VISA card rate is between 8.25 - 18.00% APR based on your creditworthiness. CSE Federal Credit Union maintains the right not to open any CSE Visa Card account if: a) the information provided is incomplete, inaccurate or cannot be verified, b) if the member does not meet CSE FCU's standard for creditworthiness, or c) member's name and/or mailing address have been altered. This offer is a limited time offer and can be changed or discontinued without notice.

Robust Rewards Options

We realize that every member has their card preferences. Some use both cards, some just use one – either way, you're earning points to redeem for things like:

- Cash Back
- Visa Statement Credit
- Gift Cards
- Merchandise
- Charitable Contributions
- And More!

MORE

Members Own Rewards



CSE members may qualify to file taxes for free... with VITA TAX PREP!

Once again CSE is partnering with The United Way of Stark County for their VITA Tax Program. You may qualify to file your taxes for free with the VITA program. For eligibility & program details visit www.uwstark.org/our-work/community-programs/vita or call 2-1-1 to schedule your appointment to drop-off documents.

Appointments will be at the Market Ave. CSE between 9:00am – 3:00pm on:

- February 15th
- March 22nd
- April 12th



Save on TurboTax® and H&R Block® This Tax Season



Credit union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.

Scan the code below to get started today and save!





1380 Market Ave N
Canton, OH 44714

CSE Names New President and CEO

On behalf of the CSE Federal Credit Union Board of Directors, Howard Taylor, Chairman, is announcing the retirement of R. Stanley Barnes as President and Chief Executive Officer. Barnes' retirement will become effective January 14, 2022.

The Chairman also announced that William Wittig, CSE's current Chief Financial Officer has been named his successor. Wittig will become President and CEO on January 15, 2022. The decision was made after a yearlong, nationwide search was conducted by D. Hilton and Associates, the nation's top credit union executive recruiting firm.

During Barnes' 29 years of leadership, CSE has grown from 5,000 members to over 47,000 members and \$25 million in assets to over \$366 million in assets, becoming Stark County's largest credit union. In 2020 and 2021, CSE was named Ohio's #1 Credit Union by Forbes, and the #8 overall financial institution in the United States in 2021. Reflective of his leadership, Barnes was named Ohio's Credit Union Professional of the Year in 2014.

With 28 years of experience in credit unions, including the last 11 as CSE's Chief Financial Officer, Wittig brings a vast amount of experience to his new role and will continue to carry out CSE's mission.

"We could not be more grateful for the leadership that Stan has provided during his substantial and productive tenure at CSE," stated Taylor. "His commitment to serving our credit union, its members, and our community will certainly be missed. As we transition from Stan to Bill, we are excited to see what comes next. Bill's understanding of the credit union industry combined with his vision and determination, leave no doubt that the future for our credit union is very bright."



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330.452.9801



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www.csefcu.com



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Any CSE Branch

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BY NCUA

