



CES QUARTERLY

2018 | October

CES Credit Union 

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PRESIDENT'S MESSAGE

People always ask me “what is the difference between a Credit Union and a Bank?” Sure there is the difference credit unions of being member-owned and our not-for-profit operations. I could also talk about our cooperative and shared branching benefits. All of these are great things that separate us from banks, but what I really like to talk about is our community first mentality.

I know, we talk about our community focus a lot, but I really want everyone to understand how important community is to us at CES Credit Union.

So how do we show our communities love? Well, it starts by treating every member that walks into one of our service centers as a friend, a neighbor. We strive to provide you with the best member service possible, because we believe that's just the right thing to do.

Secondly, we strive to participate in events and programs that are community focused. As the holiday season approaches, we are gearing up for our many community service activities, starting with our October Community Care Day when credit union employees will work to help clean-up and paint the Wolf Run Park.

It isn't hard to look around and see us lending a helping hand to those who need it most during the holiday season, from Turkey Care Day to our Inter-church Stuffing Drive. We serve meals year-round at the Salvation Army and raise funds for Wreaths Across America.

All of these are our way to say thank you to the community that means so much to us.



Sandy Coffing
SANDY COFFING, PRESIDENT/CEO

WINTER CAR SURVIVAL KIT

The idea of being stranded on the side of the road is not fun in any season, but being stranded in the winter has to take the cake of bad situations. Here is a simple list of items you should consider keeping in your car to be prepared for the winter months.

- 1. Jumper cables-** If your car is having some trouble starting because the battery is dead, cables will be your best friend to get you back on the road fast!
- 2. Flash Light-** This is a must have especially if you get stranded at night.
- 3. Portable heat packs-** You won't want to run out of fuel running your car to keep warm, so keep these hand warmer packs, ready.
- 4. First-aid kit-** This is great for those minor injuries from a wreck or from working to get the car back on the road.
- 5. Warm hat, gloves and blanket-** A must have to keep yourself warm while you try to fix your car troubles yourself or are waiting for help.
- 6. Cell phone charger-** The last thing you want is to try calling for help and your phone is dead. Store a car charger for your phone where it is convenient to make those needed calls.
- 7. Items to fix a flat-** This includes everything from a spare, lug wrench, car jack, and some fix-a-flat.
- 8. Safety absorbent-** If your car is stuck, This will help give you traction to get out fast.
- 9. Emergency Signals-** If you do get stuck after dark, use emergency signals to help your rescuers find you faster or to get attention for some help.
- 10. Some emergency food and water-** You won't be stranded for days, but it could be a couple hours. Stay hydrated in the mean time and keep non-perishable foods like MRE's (meals ready to eat) available in case you miss a meal.

ANNUAL MEETING 2018

Our 2018 Annual Meeting was a big success! Our official attendance number was 305, and our report showed positive financial strides over the past year. We had pre-meeting entertainment by Matt the Balloon Guy and Jen the Face Painter. The main entertainment for the night was by the Columbus Zoo's Zoo-To-You program. They showed our guests a number of animals including a clouded leopard, a sloth, an African black-footed penguin, and a baby cheetah. The big door prizes were two tickets to the OSU vs. Tulane game in a few weeks and two tickets for the Price is Right live show in Columbus in February. We would like to thank Hopewell United Methodist Church for the delicious refreshments and wonderful assortment of pie! We hope to see all of you again at the next meeting!



LOUDONVILLE'S 10TH ANNIVERSARY

On September 21st and 22nd, we celebrated the 10th year in business at the Loudonville service center at 3030 State Route 3 South! To kick off the celebration, Grant's Guac and Roll food truck was on site to hand out free tacos to the first 50 guests. A \$100 gift card prize was awarded to a winning attendee. We also had cookies and other light refreshments available inside the service center as a thank you to our loyal members and dedicated staff. Here's to many more successful years serving those in the Loudonville and Mohican area!



Financially FIT

WANT MORE CONTENT?

CHECK OUT OUR BLOG AT
CESCU.COM/BLOG FOR MORE
ARTICLES ON BEING FINANCIALLY FIT!

HOLIDAY LOANS

Need some dough this
holiday season?

Wrap up holiday spending early this
year with a CES Holiday Loan! Enjoy
extra purchasing power at a lower rate
than most credit cards!

Borrow up to \$1,500.
Limited time offer.
October 15 - January 11

Federally Insured by NCUA.
All loans subject to credit qualifications.

BOARD OF DIRECTORS

Jeff Wells
Margaret Ann Ruhl
Jon Porterfield
Jim Dice
Teresa Bemiller
Larry Hatton
Matthew Kurtz
Kim Fearn
Candice Gallagher

CES CREDIT UNION OFFICES

LOBBY:

Monday - Friday: 8:30 am - 5:30 pm
Saturday: 9:00 am - 1:00 pm

DRIVE-THRU:

Monday - Thursday: 8:30 am - 5:30 pm
Friday: 8:30 am - 6pm
Saturday: 9:00 am - 1:00 pm

Mount Vernon	740.397.1136
Loudonville	567.203.5443
Utica	740.892.3323
Delaware	740.363.8118

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Federally insured by NCUA
Loans subject to credit approval