

Oregon State Credit Union difference



Congratulations to our 2019 TLT Scholarship winners

As part of our commitment to education, every year we award scholarships to college-bound high school seniors from our 24-county membership area. This year, 10 deserving students received \$2,000 scholarships to attend a college or university in Oregon.

The TLT (Tomorrow's Leaders Today) Scholarship program recognizes overall excellence within our 4,400 teen members. Over the last 21 years, 211 students have received more than \$240,000 in assistance toward their college education. All the winners are Oregon State Credit Union members.

The following are this year's winners of the TLT Scholarship:



Julian Chiappisi-Livermore
Philomath High School
Attending Portland State University



Marvin Fredrickson
Philomath High School
Attending Oregon State University



Connor Laeng
New Covenant Christian Academy
Attending Umpqua Community College



Jeremy Schaffer
Philomath High School
Attending Oregon State University



Josie Stegall
Cascade High School
Attending Chemeketa Community College



Olivia Friedel
West Albany High School
Attending Linn-Benton Community College



Sienna Higinbotham
West Albany High School
Attending Portland State University



Nicole Langpap
Corvallis High School
Attending University of Oregon



Madison Shuck
Dallas High School
Attending Chemeketa Community College



Megan Wagner
Newport High School
Attending George Fox University

CU difference: What are Member Merits?



A credit union is a not-for-profit financial cooperative. It's a community of borrowers and savers working together to achieve goals. The more the members participate in the cooperative, the healthier the cooperative grows and the better it is for each member.

Member Merits are one way we give back to our members and encourage them to participate

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as much as they can in all the cooperative has to offer. Member Merits work like this:

- All Oregon State Credit Union members are automatically part of the Member Merits program.
- There are three levels to the program: Essential, Enhanced and Premier. The more accounts you have and the greater your balances, the more benefits you receive.
- Any Oregon State Credit Union loan or deposit account counts toward your Member Merits. This includes savings, checking, money markets, CDs, auto loans, credit cards, signature loans, mortgages, home equity loans and more.
- Your Member Merits category is calculated monthly and indicated in the Current Member Benefits section at the top of your statement or e-statement.
- Depending on the number of accounts you have with us, you could get discounts on loan rates, bonuses on CD rates, rebates on mortgage loan closing costs, waived monthly fees, free services and more.

To learn how you can get the most benefits from your Oregon State Credit Union membership, call 800-732-0173 or drop by your local branch.

To be eligible to apply for a TLT Scholarship, applicants must be members in good standing of Oregon State Credit Union; they must have opened a savings and checking account prior to February 28 of their senior year of high school; they must be a graduating high school senior

from one of the 24 counties within our field of membership; and they must be planning to attend a two- or four-year Oregon college or university.

You can learn more about the TLT Scholarship program from our website at oregonstatecu.com/TLT-scholarship.

Get ready to shred



If you have sensitive documents to be shredded, mark July 27 and September 21 on your calendar. Those are the dates of this year's final two Shred Day events. Bring up to three boxes of material to be shredded. There's no need to get out of your car – just drive up, pop open your trunk and let us do the rest.

New Shred Day in Lincoln City

This year we are partnering with Fibre Federal Credit Union to bring this free community event to Oregon's central coast.

July 27
10 a.m. to 1 p.m.
Lincoln City 6 Cinema
3755 SE High School Drive in Lincoln City

Coming again to Keizer

We're returning this year to the parking lot of Volcanoes Stadium. This location

has plenty of space to accommodate the growing number of cars that turn out for Shred Day in Keizer.

September 21
10 a.m. to 1 p.m.
Volcanoes Stadium
6700 Field of Dreams Way NE in Keizer

Three great reasons to shred:

- 1. Protect your identity.** Identity thieves want your personal information. Don't risk the potential for identity theft – shred instead.
- 2. Keep organized.** Reduce the amount of paperwork lying around your house or office. Reduce and de-stress; be clutter free.
- 3. Protect the environment.** Save trees, water and electricity usage. Be environmentally conscious and proud to shred.

This free community service is open to all. Learn more at oregonstatecu.com/shred-days.

We're hiring!

Are you looking for a rewarding career with a great company?

Check out our job openings at oregonstatecu.com/careers.

Stop by

There's an Oregon State Credit Union branch in your neighborhood, offering:

- Convenient location
- Local decisions
- Personal service
- Visa® credit and debit cards
- Savings accounts
- Certificates of deposit
- Money Market accounts
- IRAs
- Auto loans
- Home loans
- Signature loans
- Free checking accounts
- Home equity lines of credit
- Business loans and lines of credit

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