



STATE HIGHWAY PATROL FEDERAL CREDIT UNION

newsFLASH

MAR 2023

1900 Polaris Pkwy • Suite 400 • Columbus, OH 43240 • PH 614.431.0784 • TOLL-FREE 800.282.3006 • FAX 614.431.1158 • www.patrolcu.com



with the help of a
**Home Equity
Line of Credit**
from State Highway
Patrol Federal
Credit Union.



**From a much-desired home renovation, to that perfect beach getaway,
a HELOC can make those dreams happen!**

Renovate your home or make home repairs • Consolidate high interest credit cards
Pay student loan expenses • Keep an equity line open for emergency purposes
Take a vacation of a lifetime

The uses are endless! And, with a Home Equity Line of Credit, you'll not only have
easy access to your funds, your line of credit rebuilds each time you make a payment.

Benefits of a Home Equity Line of Credit:

You establish the amount when your loan is approved
Lower interest rate than using your credit cards
Your line of credit rebuilds each time you make a payment
Added convenience of automatic payments



Contact us at **(614) 431-0784** or Toll Free **(800) 282-3006** for rates & options
Visit us online at **www.patrolcu.com**

Approval for a SHPPFCU Home Equity Line of Credit is subject to meeting established credit criteria. Must be an existing Member or become a Member of the Credit Union to obtain a loan. Certain terms and conditions apply. Credit is Subject to approval. Consult a tax advisor regarding the deductibility of interest. SHPPFCU products, services, terms and prices are subject to change. Your Annual Percentage Rate will be based on the current Wall Street Journal Prime Rate, your credit qualifications, the amount of the line, loan-to-value, and property type. Annual Fee: There is no annual fee. Account Opening Fees: There are no fees to open a Home Equity Line of Credit. *Property Insurance: You are required to carry property insurance on the property that secures your account. Flood insurance may be required. Your payments on this account do not include taxes or insurance. Appraisal Fees: If applicable an appraisal fee may apply. Credit is subject to approval. Rates, terms and conditions are subject to change at any time based on market conditions or other business factors. APRs may differ based on credit scores. Call or stop in to obtain product information and current rates.

Federally Insured
by NCUA



CONNECT WITH US!

Like us on **Facebook** or follow us on **Twitter**,
Instagram or **LinkedIn** to connect with your SHPPFCU.



It seems like everything is on
the *Rise*, but your credit
card rate doesn't have to be!

Not when you have a fixed rate
VISA® Classic Credit Card
from *State Highway Patrol Federal Credit Union*.

It's good to be prepared for whatever life throws at you. Whether it's an impromptu dinner with friends or an unexpected car repair, a VISA® Classic Credit Card from State Highway Patrol Federal Credit Union is a powerful financial tool that's there when you need it.

With a low fixed rate for purchases and cash advances, and no balance transfer fees,
it's a smart choice too!

Now, with limits up to:

\$20,000



And rates as low as:

8.99% APR*

With State Highway Patrol Federal Credit Union and VISA, you'll always be ready.

Learn more here:



Call (614) 431-0784

Toll Free (800) 282-3006

Online at www.patrolcu.com



*APR = Annual Percentage Rate. As low as rates are based on credit history, credit qualifications and approval. Annual rate will be determined by actual credit score. Classic Credit Card Plan rates are fixed and will not increase while the plan is open. Plans are not subject to a yearly fee for the ability to use the card. Grace period is at least 25 days after the close of each billing cycle. No interest will be charged on purchases if the entire balance is paid by the due date each month. Finance Charges accrue immediately on cash advances on the plan. Plan limits for the Classic card range from \$750 to \$20,000. Rates, terms, and conditions apply and are subject to change without notice. Membership is required. See www.patrolcu.com for full credit card disclosure.



STATE HIGHWAY PATROL FEDERAL CREDIT UNION • www.patrolcu.com

WE'VE GOT YOUR BACK IS COMING!



GRAB ONE OF THE BEST RATES OF THE YEAR!
NEW & USED AUTOS, BOATS, RVS & ATVS
UP TO 84 MONTHS FINANCING

Apply for a vehicle loan from May 1st through May 31st,
to take advantage of the **WE'VE GOT YOUR BACK Loan Special.**



**A Brighter
Financial Future
Begins Here**

Free Tools for Improving Your Financial Health

Financial wellness is a key to being able to pursue your dreams. Through our partnership with national non-profit GreenPath Financial Wellness, we're connecting you with free tools and resources for improving financial health:



Get out of debt.

If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you to lower your interest rates AND pay off debt faster.



Set a budget.

GreenPath can help you to set a budget and create a spending plan to work toward your goals.



Build credit.

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.



Get help with housing.

Housing experts provide support during the homebuying process or when you're struggling with rent or mortgage payments.

Take the first step and call GreenPath

It's free, no-pressure, and 100% confidential:



877-337-3399



greenpath.com/wellness



GreenPath
financial wellness



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

HOLIDAY SCHEDULE

Office will be closed

Memorial Day • Monday, May 29th

The State Highway Patrol Federal Credit Union will reopen with regular hours the following business day. You can access your account information thru the audio response along with online banking, mobile banking and your ATM debit card.



Coverage for every stage of life

Designed for credit union members

Different life stages mean different responsibilities. As those commitments grow and change, make sure your insurance is keeping up right along with them.

Let TruStage® help protect you, your loved ones, and the life you've built. We make insurance simple and straightforward, with the service and support you deserve. We're here to help you every step of the way.

Brought to you by your credit union

Founded on more than 80 years of helping to protect credit unions and their members, we've built our reputation on exceptional value, service and a commitment to serve members like you.

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Visit us at TruStage.com

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Election Results from the Annual Meeting Held on March 21st, 2023

EXECUTIVE BOARD

President - Ken Kocab

Vice President - Bridget Matt

Treasurer - Matt Them

Secretary - Sam Criswell

ELECTED POSITIONS

District 1- Matt Crow

District 3- Bridget Matt

District 5- Vacant/Open

District 6- Sam Criswell

District 7- Chris Chesar

District 8- Robert "Bobby" Hayslip

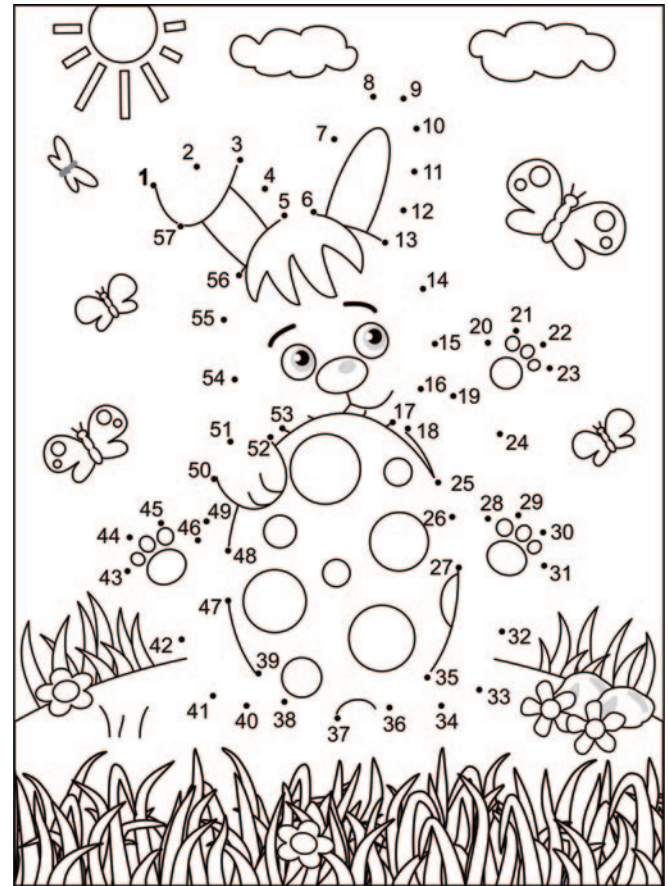


IT'S *Spring*
CLEANING

TIME!

Make updating your account information with us a regular part of your annual spring cleaning!

Please take the time to check that your beneficiaries, phone numbers, email address, and other contact information are current.



Q: What does a monkey wear while cooking?

A: An ape-ron

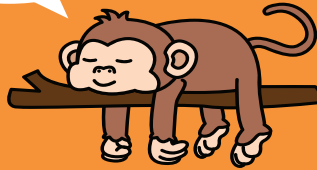
Q: What kind of key opens a banana?

A: A mon-key

Q: What do you call a baby monkey?

A: A chimp off the old block

JOKES!



Spring Word Search

X	I	Z	R	U	M	B	R	E	L	L	A	W	N
L	B	Z	F	G	N	S	N	P	Y	B	U	G	G
S	Q	S	J	B	Y	I	G	L	E	U	T	S	R
D	E	F	K	U	B	C	F	R	K	N	H	O	A
B	X	S	Q	O	T	R	P	A	T	N	A	C	S
L	Z	A	R	K	E	Y	G	I	M	Y	W	Q	S
O	M	W	C	T	O	F	G	N	E	L	Y	G	G
S	D	G	T	Y	E	C	Q	B	R	E	E	Z	E
S	O	U	D	X	A	B	H	O	S	B	V	R	R
O	B	L	J	T	S	A	U	W	S	G	G	A	V
M	V	M	B	U	T	M	P	D	M	N	R	I	B
V	J	E	D	L	E	J	U	R	Z	X	E	N	H
U	K	Z	M	I	R	G	Z	B	I	C	E	S	S
F	K	W	T	P	Z	K	C	B	O	L	N	V	T



BLOSSOM	APRIL	NEST	GREEN
BUTTERFLY	TULIP	BREEZE	UMBRELLA
EASTER	BUNNY	RAIN	GRASS
THAW	ROBIN	RAINBOW	BUD

MAZE

