



**CECIL COUNTY SCHOOL EMPLOYEES'**  
**FEDERAL CREDIT UNION**

*"Members Are Our First Priority"*

April 15, 2019

At Cecil County School Employees' Federal Credit Union, we believe in people helping people. As a member-owned community financial institution, our focus is on how to best serve you.

With this in mind, we have decided to close the North East location. As more members choose to engage with CCSEFCU online, and as we continue our efforts to provide competitive rates and lower fees to all members, we feel that this is in the best interest of our membership and member base.

When the North East branch opened, we heard from our members that there was a need for this location, and we've truly enjoyed serving members there. However, over time, banking habits have changed and the branch was underutilized; therefore, closing this location makes the most sense for the credit union and our member-owners. Based on our 2018 financials, the credit union is continuing to grow and remains strong.

The branch will close permanently at the close of business on Friday, May 31, 2019. Please know that there will be no interruption to your account access. Rest assured that the service you have come to expect will continue and, in an effort to smooth the transition, we will have extended hours at the Elkton location following the closing of North East, with the location being open Monday and Friday until 5:30 p.m.

We know that the exceptional assistance and convenience offered at CCSEFCU has come to fulfill your ever-changing financial needs and grown with you – from everyday banking to car purchases and home improvements. Our online banking is quick and easy to use, even for those new to it. Additionally, our mobile banking and deposit features offer efficient ways to pay bills, transfer funds, check balances, and view account history.

As always, our goal is to offer our members financial stability and competitive rates in a personalized, friendly atmosphere. If you have any questions about using our online services or other service features, we are always here to help. Please do not hesitate to get in touch by calling **(410) 398-6921**.

We thank you for being part of the Cecil County School Employees' Federal Credit Union community and look forward to continuing to serve you.

Sincerely,

Kim Wyre  
Manager

James Raab  
President



Federally  
Insured by  
NCUA