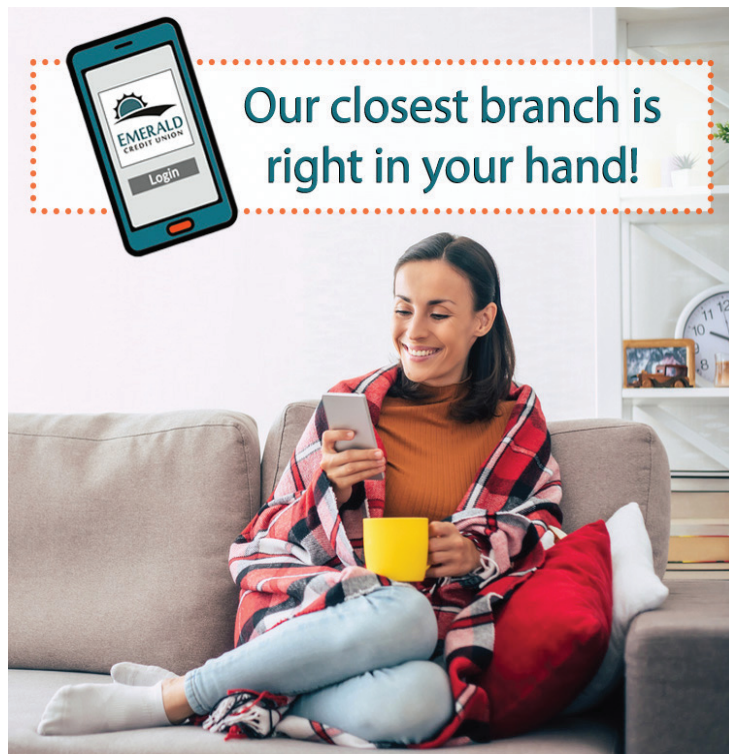


Auto Loans from ECU!

The cost of many products and services continues to increase, so it's time to give yourself a break. For example, apply to refinance your loans if your credit score has improved. Higher credit scores typically offer lower interest rates on car loans, mortgages, and credit cards. If your credit score has increased since you first got your loans, **refinancing at a lower rate is an easy way to save extra money each month.** And, we're happy to help you with that! If you're tired of making expensive, high-interest car payments, **consider refinancing your auto loan with us!** We're offering rates as low as **2.49% APR***, and you can further protect your investment with optional products like **GAP coverage, an extended warranty, and payment protection.** Learn more by visiting www.emeraldgcu.com/loans/vehicle-loans. When you're ready to start saving money, you may **submit your application online**, or contact a Loan Officer at **216.581.5581**.

*APR=Annual Percentage Rate. The 2.49% APR is available for a term up to 36 months, for current or previous model year vehicles with 10,000 miles or less, and applicants with a credit score of 730 or better. Not all applicants will qualify for this rate. The APR, term, and payment amount you may qualify for will depend on your credit worthiness. The maximum rate is 19.99% APR. A sample monthly payment for a \$20,000 auto loan at a rate of 2.49% (2.583% APR) is approximately \$577.74 per month for a 36 month term. All rates, terms, conditions, and promotions are subject to change without notice.



Download our Mobile App

Studies show that COVID-19 has pushed the need for consumer digital access ahead by at least seven years. Virtually all **transactions that can be done in our branch can be done using our free Mobile App.** Don't wait in line to transfer money, deposit a check, make a loan or credit card payment, submit a loan application, access bill payer, update your address, freeze your debit card... Well, you get the point! All of this and more can be done at your convenience.

Save time, save gas, save peace of mind, and check out everything our **eServices** can do for you at www.emeraldgcu.com/services/eservices.

67th Annual Meeting

Members are invited to join us for our **67th Annual Meeting on Tuesday, April 19, 2022 at 5:00 p.m.** The meeting will be **streamed live**, which means you may attend from the comfort of your own home. **No reservations are required** – on the day of the Annual Meeting, simply click the link provided on our Annual Meeting webpage, www.emeraldgcu.com/about/annual-meeting. You will be required to enter your Share Account number and another piece of unique identifying information to verify membership. Door prizes will be awarded, and winners will be randomly selected during the meeting. **One lucky winner will receive \$100!** Please note that you must be in attendance to win.



Introduce Your Family to Ours

Build a strong foundation for you and your family by sharing the benefits of Emerald Credit Union membership. Your immediate family members are eligible to join with as little as just a \$5.00 deposit.

Learn more by visiting <https://www.emeraldgcu.com/about/who-can-join>.

Busted Budget? Complete the Application Below to... Skip-A-Pay!*

Members in good standing may "skip" a payment on any eligible loan once each calendar year. And what better time than right after all your holiday spending? The Skip-A-Pay application must be received prior to the due date of the loan. Deliver your completed application to our branch, or mail it to **Emerald Credit Union, Attn: Skip-A-Pay, 13201 Granger Rd., Suite 1, Garfield Heights, OH 44125**. Please note that all borrowers (primary, joint, cosigner) must sign the application.

I want to skip my loan payment during the month of _____. I agree to pay a \$35.00 processing fee for each loan payment I choose to skip. I understand that interest will continue accruing during the month my payment is skipped, that my next payment will be due the month following my skipped payment, and that my loan maturity date will be extended. I authorize Emerald Credit Union to change my payment schedule.

Primary Borrower Name: _____

Joint/Cosigner Name: _____

Address: _____

City, State, ZIP: _____

Phone Number: _____

Email Address: _____

Primary Borrower Signature: _____

X _____

Date: _____

Joint/Cosigner Signature: _____

X _____

Date: _____

PLEASE SKIP-A-PAY ON THE FOLLOWING LOANS:

Loan Account Number and Suffix: _____

Loan Account Number and Suffix: _____

To pay the \$35.00 processing fee for EACH skipped loan payment:

- I have enclosed a check.
 I authorize a transfer from Account Number and Suffix

*Platinum Visa Credit Cards, Mortgages, Home Equity Line of Credit Loans, Wish List Loans, and Share Secured Loans are not eligible. Membership and loans must be in good standing, defined as a \$5.00 minimum share balance and no overdrawn or delinquent accounts. If loans are or have been delinquent, over-the-limit, or accounts have been overdrawn, ECU reserves the right to deny the Skip-A-Pay request. Skip-A-Pay is not available during the first six (6) months of any eligible loan term. Only one (1) payment per eligible loan can be skipped in any calendar year (January - December). Skipped payments cannot be consecutive (December and January). Maximum of five (5) skips allowed per eligible loan. Skip-A-Pay request must be received five (5) days prior to the due date of the loan. Payment Protection premiums (if applicable) and interest will continue to accrue during the skipped payment period, and the loan maturity date will be extended. The \$35.00 processing fee per loan payment skipped will not reduce the principal.

Scholarship Scams

Students are already preparing to begin their college careers by completing scholarship and other financial aid applications, but they don't realize they are especially vulnerable to fraud. Scammers are counting on the fact that many students jump at the chance to receive financial aid for college expenses, so they're targeting students through scholarship schemes.

Fraudsters create official-looking scholarship programs, that require money up-front to apply. Legitimate scholarship providers want to help students attend school, not earn a profit. If a scholarship is requiring any sort of fee to apply, it's likely not a legitimate opportunity. But some scams take it a step further, and also involve identity theft. In addition to the money lost on applications fees, students provide their personally identifiable information (PII) on the fake application, opening themselves up to other types of fraud schemes.

Visit the FTC's website to learn more about scholarship award scams at www.consumer.ftc.gov/articles/how-avoid-scholarship-and-financial-aid-scams.

Falling prey to any type of fraud is incredibly stressful, especially for young college students. However, there are steps you can take to recover lost funds, and help protect yourself in the future.

Start by reporting the incident on the FTC's website, www.consumer.ftc.gov. Then, contact your financial institution's fraud department to work on getting lost funds recovered.

If your Social Security number has been compromised, go to www.identitytheft.gov to see what steps to take, including how to monitor your credit.

A good rule of thumb is to be skeptical of any scholarship program that requires money up-front. A phone call to the college or university can help prevent you from falling victim to scholarship award scams. Use common sense throughout the process. If something seems sketchy, stop giving information and start asking questions.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



SEEKING CANDIDATES TO SERVE

Are you interested in becoming a part of Emerald CU's Board of Directors?

If you would like to be considered for a Director position, please contact the Nominating Committee at 13201 Granger Road, Suite 1, Garfield Heights, OH 44125 to request a Volunteer Information Packet and Volunteer Application. Completed Volunteer Applications must be returned to the Nominating Committee by Friday, February 18, 2022 at 5:00 p.m. to be considered. The Nominating Committee will select at least one potential candidate for each available position. All director positions have a three-year term.

OFFICES CLOSED

All Emerald CU offices will be closed in observance of the following federal holidays in 2022:

New Year's Day	Saturday, January 1
Martin Luther King Jr. Day	Monday, January 17
President's Day	Monday, February 21
Memorial Day	Monday, May 30
Juneteenth National Independence Day (Observed)	Monday, June 20
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving	Thursday, November 24
Christmas Eve (closing at 1:00 p.m.)	Saturday, December 24
Christmas Day (Observed)	Monday, December 26
New Year's Eve (closing at 1:00 p.m.)	Saturday, December 31

Please note: We will delay opening until 12:00 p.m. the first Wednesday of each month for staff training.

Garfield Heights
Call or Text: 216.581.5581
Toll-Free: 800.867.8434

Visit us on the web
www.emeraldgcu.com

Let's Get Social!

Call 24 - Audio Teller
216.581.3166