

Enroll in Our Round Up Program

Saving has never been easier! Once enrolled in Round Up, **each of your debit card purchases will be rounded up to the next dollar, and the change difference will be transferred into the associated savings account.** All transfers will occur overnight, and the memo line for each will reference the related debit card transaction. If funds are not available to cover a round up, the change will not transfer, preventing an overdraft and NSF fee. **It's never been more effortless to save.** Contact us to enroll your debit card:

 **Email:** service@emeraldgcu.com  **Call:** 216.581.5581  **Text:** 216.581.5581

Please be prepared with the last four digits of the debit card number that you'd like to enroll. Note that you may unenroll anytime by using the same contact methods listed above.

Our debit card also features **mobile wallet capability, a rewards program, and the ability to freeze and reactivate as needed.** Not yet a cardholder? Stop by our branch and apply today!



69th Annual Meeting Announcement

Members are invited to join us for our **69th Annual Meeting on Tuesday, April 23, 2024 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.



DON'T FALL FOR **DEALER TRICKS!**



FINANCE YOUR NEXT VEHICLE WITH US!

Contact us for details or visit emeraldgcu.com.
Not all applicants will qualify. Rates and promotions are subject to change.

Cybersecurity Best Practices

Technology is constantly evolving and it offers more and more convenience with a simple tap of your finger. Unfortunately, criminals are exploiting it to create scams, commit identity theft and fraud, and essentially steal your money. Cybersecurity is now more important than ever. Here are a few tips to help keep your personal information secure, and protect yourself from becoming a victim:

DON'T TAP OR CLICK LINKS REQUESTING PERSONAL INFORMATION.

Some fraudsters will send an email or text message asking you to click a link to your accounts or to verify sensitive information. This includes Social Security numbers, account numbers and passwords or any other personal, confidential information. They create a sense of urgency and may threaten revocation of your account access. The immediate need for specific personal or financial information should be a red flag. The email or text message may even be spoofed to display a website or phone number from the organization the scammer claims to represent.

USE STRONG PASSWORDS. Create strong passwords or passphrases that contains both upper-case and lower-case letters, numbers, and special characters. Each online account should have its own unique password, as well. Don't share your passwords with anyone, and if you have them written down, make sure to keep them in a secure area.

UTILIZE MULTI-FACTOR AUTHENTICATION. When available, enable multi-factor authentication for all of your online accounts. This includes credit unions, banks, and other financial service providers, email platforms, retailers, and more. Multi-factor authentication sends a verification code via email or text message upon an account login attempt. You must enter this code, along with your username and password, as an extra step in verifying your login credentials. Emerald CU's Digital Branch uses Google Authenticator, and you may enable it for your account login from the Preferences section of the Self Service drop-down.

MAKE SURE RETAIL SHOPPING SITES ARE SECURE. This is especially important before entering any personal or payment information. The easiest way to tell is by looking for "https," not just "http," at the beginning of the merchant's web address. That little 's' ensures that all communication between your browser and the website is encrypted and secure, using a security certificate. All legitimate shopping sites will begin with "https" for your protection.

AVOID DEALS THAT ARE TOO GOOD TO BE TRUE. Be wary of those incredible deals you see while scrolling through social media. While it may be enticing, don't tap or click any link associated with these offers. Fraudsters create fake ads that appear genuine, with the goal of getting you to "purchase" an item. The associated webpage may look real enough, but once your payment information has been submitted the criminal has been given your credit or debit card information, and you won't receive the item you think you've bought. Instead, go directly to the retailer's legitimate site using your web browser. If the offer is genuine, you should make your purchase there.

As an important final reminder, **we will never contact you via phone call, email, or text message requesting personal identification or account information.** We will ask out-of-wallet questions to identify you, if you initiate the contact and reach out to us, concerning your accounts.

Need to Stretch Your Budget?

Complete the Application Below to Skip-A-Pay*!

Members in good standing may skip a payment on any eligible ECU loan once each calendar year. The Skip-A-Pay application must be received five days prior to the due date of the loan payment you wish to skip. 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, or 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: _____

_____ Date: _____

Joint/Cosigner Signature: _____

_____ 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 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 with no overdrown or delinquent accounts. If loans are or have been delinquent, over-the-limit, or accounts have been overdrown, 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 are allowed per eligible loan. The Skip-A-Pay request must be received five (5) days prior to the due date of the loan payment. 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.

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, March 8, 2024 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 2024:

New Year's Day Monday, January 1
Martin Luther King, Jr. Day Monday, January 15
President's Day Monday, February 19
Memorial Day Monday, May 27
Juneteenth National Independence Day Wednesday, June 19
Independence Day Thursday, July 4
Labor Day Monday, September 2
Columbus Day/Indigenous Peoples Day Monday, October 14
Veterans Day Monday, November 11
Thanksgiving Thursday, November 28
Christmas Eve (closing at 1pm) Tuesday, December 24
Christmas Day Wednesday, December 25
New Year's Eve (closing at 1pm) Tuesday, December 31

Garfield Heights
Call or Text: 216.581.5581

Visit us on the web
www.emeraldgcu.com

Let's Get Social!

Call 24 - Audio Teller
216.581.3166