

Holiday Hangover?

Hung over from too much holiday spending? We can help. Transfer your high interest credit card balances to an Emerald Platinum Visa and **earn a Cash-Back Bonus!** It's like a one-two punch - Once the transfer is complete, you'll have money in your pocket and you'll be paying a lower interest rate on that credit card balance. All Emerald Platinum Visa cardholders enjoy generous credit limits with rates as low as **8.95% APR***. Every Visa account includes **Free Fraud Monitoring** and **Free 24-hour Online Access** with the option of **Free eStatements**. ScoreCard Reward Points are earned with every purchase, and are an added feature of our credit card. Not yet an Emerald Platinum Visa cardholder? Call a Loan Officer today or apply online at www.emeraldgcu.com.

*APR=Annual Percentage Rate. The APR and credit limit you may qualify for at account opening will depend on your credit worthiness. Restrictions apply. All rates and promotions subject to change. Maximum cash-back bonus earned is \$50.00. The cash-back bonus is taxable as income and will be deposited into your Share Account once the balance transfer is completed. One (1) ScoreCard Reward Point is earned for every one (1) dollar spent and is redeemable for merchandise or gift cards at scorecardrewards.com. Visit emeraldgcu.com for full details and disclosure information.



Warm Up with Cozy Auto Loan Rates!

Maybe you're looking for something new to plow through the snow. Maybe you want to bring your current auto loan to Emerald for a lower rate and payment. Either way, we've got the rates and terms to warm up your winter! Feel all warm and fuzzy inside with rates as low as **1.49% APR***. There's **no application fee or pre-payment penalty**. Apply online now at www.emeraldgcu.com or call 216-581-5581 to speak with a Loan Officer.

*APR=Annual Percentage Rate. The APR and term you may qualify for will depend on your credit worthiness. All rates are subject to change without notice.



Join Us for Our 60th Annual Meeting!

Where: Independence Holiday Inn
on Rockside Road

When: Sunday, April 19, 2015 at 11:00 a.m.

Members: \$12.00 for Adults, \$8.00 Under 18

Guests: \$16.00 for Adults, \$16.00 Under 18

We'll be serving a brunch buffet with all of your favorites, and all members will receive a free gift. Seating is limited, so please **R.S.V.P. by April 10th** by visiting your nearest branch or calling 216-581-5581. See you there!

Clutter is So 2014 - Make the Switch to eStatements Today!

Make a New Year's resolution that's easy to keep. Ditch the clutter and **go paperless with Free eStatements!** They're great for the environment and even better for you. Simply log into your online account and select the Self Service tab. Then click on the eStatements link found in the Additional Services box and select Maintain eStatements in the green strip. Check the box next to eStatements and click OK. It's just that easy! **EStatements are fast, free, safe, and secure** – No more waiting for the mail to arrive. Please contact your nearest branch if you need further assistance. We're always glad to help!



Give Yourself a Break and Skip-a-Pay this Month

Emerald CU allows members in good standing to **Skip-a-Pay on any qualifying loan***. Simply select the month to skip your payment. You can skip any eligible loan payment up to **twice per calendar year** (skipped monthly payments must be non-consecutive). Complete the application at www.emeraldgcu.com and deliver it to any Emerald branch. So, treat yourself and Skip-a-Pay on your loan this month!

*Skip-a-Pay available on eligible loans only. Other restrictions may apply. Visit www.emeraldgcu.com for application and full details.

Affordable Health Insurance Made Easy



Find affordable health insurance with the TruStage™ Health Insurance Program and get covered today*. TruStage™ is specifically designed for credit union members like you. Their dedicated experts will help you understand the new law and choose your healthcare coverage wisely. Online or over the phone, the TruStage™ Health Insurance Program with GoHealth, gives you access to licensed agents who can help you make an informed decision. Find your plan today by visiting www.TruStageHealth.com or call toll-free 888-416-2166.

*The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont, and Rhode Island. TruStage Insurance Agency, 2014 All Rights Reserved.

Congratulations!

Congratulations to long-time member, **Carol DeLooze**. She was recognized in *The Neighborhood News* for her work in the community, including her four terms as President of the St. Monica's Ladies Guild and 15 years of volunteer services at Marymount Hospital. Carol is also a former Emerald CU Supervisory Audit Committee Member. Way to go, Carol!



Nomination Requests

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 9, Garfield Heights, OH 44125 to request a Volunteer Information Packet and Volunteer Application. Completed Volunteer Applications must be returned to the Nominating Committee by January 30, 2015 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.



ASI
American Share Insurance

Your deposits are insured to \$250,000 per account.

This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



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Dividends Paid December 31, 2014

| Account Type | Minimum to Earn Dividends | Annual Percentage Yield (APY) |
|-----------------|---------------------------|-------------------------------|
| Shares | \$500 | 0.03% APY* |
| Youth Shares | \$50 | 0.03% APY* |
| Clubs | \$500 | 0.03% APY* |
| IRA Accumulator | \$1,000 | 0.05% APY* |
| Money Markets | \$2,000 \$50,000 | 0.10% APY* 0.15% APY* |

*APY = Annual Percentage Yield. All rates subject to change without notice.

Offices Closed

All Emerald CU offices will be closed in observation of the following holidays:

New Year's Day
Thursday, January 1st

Martin Luther King Jr. Day
Monday, January 19th

President's Day
Monday, February 16th

Please note: We will delay opening until 12:00 P.M. the first Wednesday of each month for staff training. Thank you in advance for your cooperation.

Garfield Heights
(Main Office) 216.581.5581
Toll-Free 800.867.8434

Bedford
440.439.4633
Visit us on the web
www.emeraldgcu.com

Call 24 - Audio Response
216.581.3166
Toll-Free 866.695.4388