

Get Pre-Approved Today for Our Special Car Sale May 14-16!

Emerald is teaming up with **Enterprise Car Sales** on the Bedford Auto Mile for a **Special Car Sale Thursday, May 14th through Saturday, May 16th**. We're pulling out all the stops with our best offers - **Low interest rates, no payments for 90 days, and a chance to win a \$250 gas card!*** Enterprise boasts The Perfect Used Car Package® which includes:*

- No-Haggle Pricing
- Used Car Certification
- Free CARFAX Vehicle History Report™
- Trade-Ins Welcome
- 7-Day Repurchase Agreement
- 12/12 Limited Powertrain Warranty
- Vehicle Service Contracts
- 12-Month Roadside Assistance



Emerald staff will be on-site during the sale to expedite the lending process. But better yet, **get pre-approved for this event today at www.emeraldgcu.com and drive home happy May 14th - 16th!**

*All loans are subject to approval. Loan amount, rate and term are based on credit worthiness and other underwriting standards. The 90-day payment deferral begins the date of the loan disbursement. Daily interest will continue to accrue on the unpaid balance during the 90-day deferral period. When payments resume, the accrued unpaid interest will be collected first. No deferral will extend the term of any debt protection you may have obtained as part of the loan. Refinancing an existing ECU loan does not qualify for this offer. Ask for details or visit www.emeraldgcu.com. No purchase necessary. Other restrictions may apply. Offer valid May 14, 2015 through May 16, 2015 and is subject to change without notice. Visit www.enterpriseautosales.com/enterprise-difference for details regarding The Perfect Used Car Package®.



Don't Forget to R.S.V.P 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!



Fee Schedule Changes Effective June 1, 2015

The following fees have been updated on the Fee Schedule and are **effective June 1, 2015:**

Share Account Fees:

| | |
|-----------------------------------------------------------|------------------|
| Inactivity Fee | \$5.00 per month |
| No activity for 12 months or longer; balance under \$100. | |
| Escheat Fee (Unclaimed Funds) | \$35.00 |
| ATM Transaction Fees: | |
| First Four (4) Transactions per Month | Free |
| Five (5) or More Transactions per Month | \$1.50 each |

Loan Fees:

| | |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Visa Cash Advance | \$10.00 |
| Late Fee (New Loans Beginning 6-1-15) | 10% of payment |
| A Late Fee is assessed after a 10-day grace period on Consumer Loans and after a 15-day grace period on Real Estate Loans. | |
| Loan Re-Application Fee | \$35.00 |
| A Loan Re-Application Fee is assessed when re-applying for a loan within six (6) months of a rejection. | |
| Refinance Fee (Non-Real Estate Loan) | \$99.00 |
| A refinance fee is assessed when refinancing a loan already held at ECU. | |
| Line of Credit Advance (Non-Real Estate Loan) | \$10.00 |
| For advances less than \$200. | |
| Home Equity Closing Costs - Less than \$50,000 | \$425.00 |
| Home Equity Closing Costs - \$50,000 or More | Please call for quote |

Unleash the Power of an Emerald Platinum Visa!

Looking for a better Credit Card with low interest rates and member-friendly features? Whether you're just starting out or looking to transfer balances to a lower interest rate, we have the Credit Card for you! Check out our Emerald Platinum Visa, offering:

- Rates as Low as 8.95% APR*
- No Balance Transfer Fee
- 5-Day Late Payment Grace Period
- Free Online Access
- Zero Fraud Liability
- No Annual Fee
- No Over-the-Credit-Limit Fee
- Free eStatements
- Earn ScoreCard Reward Points*



Visit emeraldgcu.com or call your nearest branch to apply!

*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. One (1) ScoreCard Reward Point is earned for every one (1) dollar spent and is redeemable for merchandise or gift cards at www.scorecardrewards.com. Visit emeraldgcu.com for full details and disclosure information.

Coming Soon - Chip Technology for Emerald's Platinum Visa!

Get big protection in a tiny chip! Emerald's Platinum Visa will soon come with chip technology built right in. This tiny chip protects your card information in a big way. When this new card is used at merchant terminals, the embedded chip creates a unique transaction code every time. This prevents potentially stolen data from being used fraudulently. Stay tuned for details including when to expect your new chip-enabled card, how to use it at merchant terminals, FAQs and more!

Switch to eStatements and Start Saving Today!

By switching to eStatements, you'll save every month:

- **Save Money** - Avoid Paper Statement Fees
- **Save Time** - No Waiting for the Mail
- **Save the Environment** - eStatements are Eco-Friendly
- **Save Space** - No Paper Clutter
- **Save Peace of Mind** - Reduce the Risk of Fraud

eStatements are **fast, free, safe, and secure!** Enroll today at www.emeraldgcu.com - 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 that easy, and you'll save every month!

Short on Cash? 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.



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 March 31, 2015

| 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 | 0.10% APY* |
| | \$50,000 | 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:



| | |
|-----------------------------------------|-----------------------------------------------|
| Memorial Day Monday, May 25th | Independence Day Saturday, July 4th |
|-----------------------------------------|-----------------------------------------------|

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