

Need a Better Car Loan that Offers More? Check Us Out!

Tired of making expensive, high interest rate car payments every month? We have the solution - refinance your current auto loan with us! Payments as low as \$225 per month* and member-friendly terms are just the tip of the iceberg. We offer a suite of affordable products to help protect your investment, including Guaranteed Auto Protection (GAP), Extended Warranty and Emerald Payment Protection. Call a Loan Officer for all the details or apply online today at www.emeraldgcu.com.

*A sample monthly payment for a \$10,000 loan at a rate of 2.29% Annual Percentage Rate (APR) for 48 months is approximately \$225.00 per month. The APR and term you may qualify for will depend on your credit worthiness. A \$99 fee will be assessed to refinance a current ECU auto loan. All rates subject to change without notice. Other restrictions may apply.

Debit Card Safety and Fraud Prevention

Unfortunately, debit card fraud is becoming more and more prevalent. While debit cards are a convenience to you, they can easily become a target for fraudsters and thieves. A lost or stolen debit card can do a lot of damage in a little amount of time. Follow these tips to help keep your debit card safe and prevent fraud:

1. When given the choice, always use your PIN. It's more secure than just your signature.
2. Tell us when you plan to travel out of state. We will put notifications in place to ensure that your card works properly while you travel.
3. Keep your debit card and PIN secure. Do not carry your PIN with your card or write your PIN on your card.
4. Notify us within two (2) business days after you realize your debit card is missing, and you will not be responsible for more than \$50 of unauthorized activity. Your liability may increase if you do not report the loss of your card promptly.
5. For more information from the Federal Trade Commission on what to do in the event of a lost or stolen debit card, visit: www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards.

Coming Soon! Our New EMV Chip Platinum VISA: What You Need to Know



What is EMV?

EMV (Europay, MasterCard, and VISA) is a global standard for cards equipped with the technology used to authenticate chip-card transactions. In the wake of recent large-scale data breaches and increasing rates of card fraud, U.S. card issuers are migrating to this new technology to protect consumers and reduce the cost of fraud.

How does EMV protect my card against fraud?

That small, metallic square you'll see on new cards is a computer chip, and it offers big protection against fraud. Unlike magnetic-strip cards, every time an EMV card is used for payment at a merchant terminal, the card chip creates a unique transaction code that cannot be used again. EMV technology will not prevent data breaches from occurring, but it will make it much harder for fraudsters to successfully profit from what they steal.

How do I use an EMV card to make a purchase?

With EMV cards, you no longer have to master a quick card swipe in the right direction. Chip cards are read in a different way. Instead of swiping your card, you are going to do what is called “card dipping,” which means inserting your card into a terminal and waiting for it to process. When an EMV card is “dipped,” the chip data verifies the card's legitimacy and creates a unique transaction code. Once the transaction is approved and completed, you will remove your card from the terminal. It will take a bit longer to process, so a little patience will be necessary.

What if I want to use my chip card at a store that doesn't have EMV technology yet, will my card still work?

Yes. The first round of EMV cards will be equipped with both a chip and magnetic-strip so your spending won't be disrupted. If chip card readers are not in place at a merchant at all, your EMV card can be read with a swipe, just like a traditional magnetic-strip card.

When will I receive my new EMV Platinum VISA card?

We will be issuing EMV chip cards by the end of the year to all members who have an active Emerald CU VISA Credit Card. You will not get your new chip card until your current magnetic-strip card expires.

Stay tuned for more information as we approach new EMV chip card issuance later this year.

Hiding from High Interest Rates? Make the Switch to an Emerald Platinum VISA!

Looking for a better credit card with low interest rates and member-friendly benefits? Whether you're just starting out or looking to transfer balances to a lower interest rate, we have the Credit Card for you! Shine the spotlight on these Emerald Platinum VISA features:

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

Visit www.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 are 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 www.emeraldgcu.com for full details and disclosure information.



Are Your Loan Payments Protected?

Whether you're taking out a loan to buy a new vehicle or make home improvements, it can be a financial gamble because things happen ... life happens. You're betting you can pay back your loan and not lose your job (through no fault of your own), become disabled (due to injury or illness), take family leave, or pass away. All of which could leave your family responsible for your loan balance. Get the payment protection you need to lessen the worries about repaying loans during a time when your income may be reduced or lost. Protected events include:

- Loss of Life
- Disability
- Involuntary Unemployment
- Family Leave

Get peace of mind and ask us about how you can get your payments protected today!

Your purchase of Emerald Payment Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact a loan officer for a full explanation of the terms of Emerald Payment Protection. You may cancel protection at any time.

Avoid Paper Statement Fees - Enroll in Free eStatements!

You work hard to save money and paying fees is so annoying. Avoid paying for paper statements on your personal and business accounts by enrolling in free eStatements today. By switching to eStatements, you'll save even more every month

- Save Money - No Paper Statement Fees
- Save Time - No Waiting for the Mail to Arrive
- 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!

Did You Know? We Have the Mortgages to Meet Your Needs!

Whether your needs are large or small, we have the options to fit them all! Call and ask to speak with a Mortgage Loan Officer today!



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 as of June 30, 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:

Independence Day

Saturday, July 4th

Labor Day

Monday, September 7th

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.

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