

Kick Back and Relax!

Let Us Help Take the Stress Out of Paying Your Holiday Bills

Those credit card bills don't stop just because the holidays are over. But don't stress out if you've over-indulged. We have just what you need to cure your holiday hangover.



SKIP-A-PAY on Any Eligible Loan* or Make the Switch to Our PLATINUM VISA:

- Low interest rates starting at **8.95% APR****
- No Balance Transfer Fee
- No Annual Fee
- Zero Fraud Liability & More!

Apply for Skip-A-Pay or an ECU Platinum Visa today by visiting emeraldgcu.com and relieve the stress of holiday overspending. You'll be glad you did!

*Skip-A-Pay available on eligible loans only. Other restrictions may apply. Visit www.emeraldgcu.com for an application and all the details.

**APR=Annual Percentage Rate. The APR and term you may qualify for at account opening will depend on your credit worthiness. All rates are subject to change without notice. Restrictions apply. Visit www.emeraldgcu.com for full details and disclosure information.



New Bedford Branch Hours Effective January 1, 2016

Monday Closed

Tuesday 9:00 am - 4:30 pm

Wednesday Closed

Thursday 9:00 am - 4:30 pm

Friday 9:00 am - 5:30 pm

Saturday 9:00 am - 1:00 pm

The Garfield Heights Branch is open six (6) days per week (including Mondays and Wednesdays 9:00 am - 4:30 pm) to serve your financial needs, and is conveniently located just five miles west of the Bedford Branch on Granger Road.

It's Time to R.S.V.P. for Our 61st Annual Meeting!

We're getting back to where it all began! Thanks to Garfield Heights City Schools for graciously allowing us the use of their Center for the Performing Arts building as the new venue for our 61st Annual Meeting!

When: Tuesday, April 19, 2016

Doors open and dinner served at 4:30 pm

Where: Garfield Heights High School Center for the Performing Arts
4900 Turney Road, Garfield Heights, OH 44125

Members: \$6.00 per person

Non-Members: \$8.00 per person

Everyone in attendance will receive a free gift. Seating is very limited, so please **R.S.V.P. no later than March 31st** by visiting your nearest Emerald Branch or by calling 216-581-5581.

Please Note: The branches will close at 2:30 pm on Tuesday, April 19th to accommodate for the Annual Meeting.

Hope to see you there!



Go Paperless in 2016!

Resolve to go paperless this year with free e-Statements! 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! They're fast, free, safe and secure – No more waiting for the mail and no more paper statement fees!

Did you know that free eStatements are available for your ECU Platinum Visa too? Log into your EZCard account and click on Statement Delivery Options from the Statements drop-down tab. Then select Electronic and follow the prompts to verify and agree to your selection. Not currently an EZCard user? Enrolling is easy - just visit www.EZCardInfo.com, click on the Enroll Now button, and follow the step-by-step process.

Please contact your nearest branch if you need further assistance. We're always happy to help!

Health Insurance Made Easy



One of the exclusive benefits of your Emerald membership is access to TruStage insurance products and programs, specifically the TruStage Health Insurance Program.

Enrollment for health insurance under the Affordable Care Act (ACA) is now open. If you need health insurance for yourself or your family, it's time to get started. The TruStage Health Insurance Program, powered by GoHealth, can be an easy way for you to save on health insurance.

- **You could save \$434.39* per month on health insurance.**
- **More than 75%** of applicants qualify for financial help.**
- **GoHealth advisors can help you find the right plan for you and your family.**

ACT NOW! Call **1-888-416-2166** or go to <https://www.trustage.com/health> today. The open enrollment period for the Affordable Care Act (ACA) runs from November 1st through January 31st. Credit Unions like ours make TruStage insurance programs available because they're founded in value, honesty, and knowledgeable support. TruStage and the companies behind it were formed by credit unions, for credit unions and their members. As a part of your financial planning, we invite you to discover how these products and programs might be right for you.

*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. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. *Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (based on 2015 open enrollment data). **Over 75% of those who enrolled through GoHealth are eligible for the Advance Premium Tax Credit to lower the cost of their health insurance (2014 OE).*

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 29, 2016 at 5:00 pm 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 as of December 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:

- New Year's Day**
Friday, January 1st
- Martin Luther King Jr. Day**
Monday, January 18th
- President's Day**
Monday, February 15th

Please note: We will delay opening until 12:00 pm 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