

Emerald Credit Union is Turning 70!

For seven decades, Emerald Credit Union has been committed to providing financial solutions that are tailored to your needs. As a member-owned cooperative, we've always put your interests and the financial well-being of our community first. We've grown and evolved over the years, but our core values have remained constant.

We wouldn't be here without the loyalty and trust of our members. Your lasting support will allow us to continue serving our community for many years to come. **Join us as we celebrate throughout the year with special promotions, giveaways, and more!**

We encourage you to share stories on Facebook and Instagram about how we have positively impacted your financial success or helped you build your wealth.

Don't forget to tag us and include the hashtag #EmeraldCU70Years.

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70th Annual Meeting Announcement

Members are invited to join us for our **70th Annual Meeting on Tuesday, April 22, 2025 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. **In honor of our 70th anniversary, 10 lucky winners will each receive \$70!** Please note that you must be in attendance to win.

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Beware of Savvy Money Scams

New digital technologies make managing your money and buying the things you need much more convenient. But the rise in apps, digital wallets, and online shopping create a thief's paradise, with consumers losing billions to fraud each year. Scammers are becoming smarter at hacking into company systems, stealing sensitive data, and using it to defraud innocent victims. Use the information below to help learn more about common scams and keep yourself protected in 2025.

AI-POWERED FRAUD – Criminals are now launching phone and email campaigns using artificial intelligence to clone a person's voice. Be cautious of voicemail messages from people you know or realistic-looking emails from companies you do business with. Don't respond to any urgent request for money from someone you know, even if they say they are facing an emergency. Protect yourself by calling the person or others who know them directly to verify if the situation could be real.

INVESTMENT "OPPORTUNITIES" – As cryptocurrency continues to gain in popularity, thieves are luring people online and through social media with get-rich quick investment schemes. Older adults are especially susceptible to falling prey to these scams. Fraudsters build relationships and trust through social media, and then offer investment advice and a special opportunity. They may ask you to wire money directly into their bank account or transfer it through a website that looks like a legitimate investment company. The IRS reports cryptocurrency scams can add up to major losses for those who take the bait. If you want to invest, call a registered financial advisor. And if your financial institution raises a red flag when you try to transfer a large sum of money, pause and listen to their advice. They are looking out for your best interests.

TAX SEASON SCAMS – Tax season is coming up fast. Scams to watch out for include emails or phone calls claiming to be from the IRS demanding payment for taxes. And some fraudsters send fake tax refund offers hoping you will provide your personal information. These scams can be avoided by hiring a reputable tax preparer to file your returns. If you file electronically, remember to submit your returns over a secure internet connection only.

EMPLOYMENT SCAMS – Employment scams may include fake online job ads and emails from "recruiters." Thieves will conduct false interviews and make offers so you will submit paperwork with personal information like your social security number and checking account number for direct deposit. Know that legitimate companies will never ask for your personal information during the application process. Other scams include asking potential employees to pay for training or shipment of equipment. A job ad appearing on a local website or LinkedIn, does not make it legitimate. If you are contacted by a recruiter, visit the company website directly to view the job posting. Beware of employment opportunities promising a lot of money by working from home. And never pay money to accept a position.

It's important to stay vigilant to reduce your risk of fraud and identity theft. If you think you've been a victim of a scam, report it to us immediately and follow the steps provided by the Federal Trade Commission.

Slide Past Your Next Payment!

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

Members in good standing may skip a payment on each 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: _____

X _____ Date: _____

Joint/Cosigner Signature: _____

X _____ 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 overdrawn or delinquent accounts. If loans are or have been delinquent, over-the-limit, or accounts have been overdrawn, 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 VOLUNTEERS 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 7, 2025 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 2025:

- New Year's DayWednesday, January 1
- Martin Luther King, Jr. DayMonday, January 20
- President's DayMonday, February 17
- Memorial DayMonday, May 26
- Juneteenth National Independence DayThursday, June 19
- Independence DayFriday, July 4
- Labor DayMonday, September 1
- Columbus Day/Indigenous Peoples DayMonday, October 13
- Veterans DayTuesday, November 11
- ThanksgivingThursday, November 27
- Christmas EveWednesday, December 24
- Christmas DayThursday, December 25
- New Year's EveWednesday, 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