

Celebrate International Credit Union Day!

On Thursday, October 19th, Emerald CU, along with more than 56,000 credit unions around the globe, will celebrate **International Credit Union Day (ICU Day)**, and the philosophy and achievements of the credit union movement. We celebrate ICU Day because we believe in the not-for-profit structure and people-first principles of credit unions, which make them the ideal financial partners for all people. This year's ICU Day theme of **"Dreams Thrive Here,"** is a celebration of how credit unions help people achieve their biggest goals in life. Members are welcome to stop by either of our branches to help us celebrate the worldwide movement that's made helping people its top priority for more than 160 years.



"Feed the Pig" Coin Drive Begins October 1st!

It's never too early to teach the importance of saving money, and we're here to help. Now through December 31st, when you open a new Youth Savings Account for your youngster, they'll **receive a free Emerald Credit Union piggy bank*** to help them start saving. Encourage them to **"feed the pig,"** and when it's full, bring it in to deposit the money into their Youth Savings Account. Use the coin machine at our Garfield Heights branch to help add up the change in your piggy bank before you make your deposit. The coin machine fee will be waived for all Youth Accounts during this promotion. Youth Savings Accounts begin earning dividends with a minimum average daily balance of just \$50.00, and young members can watch their savings grow by receiving quarterly statements. Ask a Member Service Representative for all the details.



*Ages 12 and under, while supplies last. This promotion is valid 10/01/2017 through 12/31/2017.

Wish List Loans are Back!

Wish List Loans are back now through December 31st. Borrow **\$1,500 for 12 months, with no minimum credit score required!*** Direct deposit into your Emerald CU Share Savings or Checking Account for at least the last six (6) months is needed to qualify - it's just that easy! Apply online today at www.emeraldgu.com/loans/loan-application or ask a Loan Officer for all the details.



Make your holiday season sweeter with an Emerald CU Wish List Loan!

*A sample monthly payment for a \$1,500 loan at a rate of 12% (24.3023% Annual Percentage Rate) is approximately \$147 per month for 12 months with full payment protection coverage. Direct deposit to your Emerald CU account must be active for a minimum of six (6) months to qualify. A \$110 processing fee will be assessed and added to the amount borrowed. Only one Wish List Loan per member at any time. All rates and promotions are subject to change without notice. This offer expires 12/31/2017. Other restrictions may apply.

Mobile Shred Day Thursday, October 19th!

Shred your personal documents for free! Bring your outdated personal documents to the ATM lot at our Garfield Heights Branch on Thursday, October 19th from 12:00 p.m. to 3:00 p.m., or until the truck fills up - whichever comes first. Please remember to remove paper clips, file folders, etc. prior to shredding. All items will be destroyed in accordance with the security standards established by current government regulations.

The chart below outlines the recommended period of retention for consumer documents, according to the Better Business Bureau® and www.usa.gov.



Document Type	Recommended Period of Retention
Credit Union/Bank Documents: <ul style="list-style-type: none"> • Deposit & Withdrawal Slips • Account & Credit Card Statements • Canceled Checks 	Destroy once reconciled with your monthly statement At least 7 years At least 7 years
Tax Documents: <ul style="list-style-type: none"> • Income Tax Returns & Worksheets • Records for Tax Deductions • Proof of Payment (canceled check) 	7 years from filing date At least 7 years Permanent
Insurance Documents: <ul style="list-style-type: none"> • Insurance Policies • Settled Insurance Claims 	At least 6 years after termination of policy At least 4 years after termination of policy
Home & Residential Documents: <ul style="list-style-type: none"> • Deeds, Mortgages, & Bills of Sale • Utility Records • Records of Improvement 	Permanent At least 3 years Retain for length of home ownership
Personal Documents: <ul style="list-style-type: none"> • Medical Bills • Contracts & Agreements • Legal Correspondence 	At least 3 years At least 6 years Permanent
Birth Certificates, Social Security Cards, Marriage Licenses, Divorce Decrees, Passports, Education Records, & Military Service Records	Permanent

Same-Day ACH Debits Now Available

Have you ever forgotten to pay a bill, and realized it was due **that day**? For example – you realize that you forgot to pay your credit card bill and it is due today. Currently, you would contact the credit card company and make your payment over the phone, but the funds would not come out of your account until the next business day, which is past the due date and you may be charged a late fee. **GOOD NEWS** - After September 15, 2017, your credit card company will be able to process that payment the same day and the withdrawal would come out of your account **that day**.

How does this work? A regular ACH debit is an electronic withdrawal that comes out of your account for items like bill payments, or membership dues. A **same-day** ACH debit will be withdrawn from your account on the date you are authorizing the payment to be made.

What does this mean for you? Before authorizing any payments to be withdrawn from your account, you must be sure you have enough funds in your account. This will avoid any items from being returned (or bounced) for non-sufficient funds and subsequently being charged a returned item fee.

Will everything post to my account today? The key to same-day ACH debits is the **effective date**, or the date you have authorized the funds to be withdrawn from your account. When making any payments in person, over the phone or via the internet or bill pay, be sure to verify the date you are authorizing the funds to be withdrawn from your account. Be aware that a withdrawal will never post to your account prior to the date you have authorized. Therefore, if you want the funds to be withdrawn tomorrow or next week, that is the date you must request.

Emerald posts ACH transactions twice each day. Once in the morning (prior to opening), which is our current time-frame, and in the afternoon (prior to, or just after closing). Items will post to your account in the order they are received.

If you have any questions, please ask a Member Service Representative for details.

Your Pre-Owned Car Deserves Over 150 Channels of Awesome

You may be eligible for a **free three-month All-Access SiriusXM® Trial Subscription*** with your next eligible used auto financed at Emerald CU. Not only will you receive low interest rates, affordable payments, and member-friendly terms on your loan, you'll be able to turn on all the best commercial-free music, plus every major sporting event and the biggest names in entertainment, news, and comedy all at the push of a button.

What's Included:

- Access to over 150 channels
- Streaming so you can listen anywhere, online or with the app
- No credit card required

Contact a Loan Officer for all the details or apply online at www.emeraldgc.com/loans/loan-application.

* If your vehicle is determined eligible for the trial subscription, you will be notified by SiriusXM. Certain vehicles with factory-installed satellite radio may not qualify for SiriusXM satellite radio service subscriptions as part of the Credit Union Program, including vehicles with active SiriusXM satellite radio service subscriptions, vehicles which have received the SiriusXM satellite radio service (on a trial or paid subscription basis) in the prior 12 months, and/or other vehicles as reasonably determined by SiriusXM in its sole discretion. SiriusXM may at its discretion provide subscriptions to the SiriusXM streaming service or other qualified services to owners of vehicles that do not qualify for satellite radio service subscriptions and/or to owners that do qualify.

Details: If you decide to continue service after your trial, the subscription plan you choose will automatically renew thereafter and you will be charged according to your chosen payment method at then-current rates. Fees and taxes apply. To cancel you must call SiriusXM at 1-866-635-2349. See the Customer Agreement for complete terms at www.siriusxm.com. All fees and programming subject to change.

Check Out Our New FREE App for Your Smart Phone: My Mobile Money



The free My Mobile Money app gives you control over how, when and where your Emerald CU Mastercard debit card is used, and it helps protect you against debit card fraud.

- **Turn Your Card On/Off.** Have you misplaced your debit card? My Mobile Money allows you to turn your card off while you look for it. Once you find your card, simply turn it back on again when you're ready to use it. Similarly, if your debit card is stolen, you can turn it off to help prevent unauthorized purchases.
- **Get Notified When Your Card is Used to Make Purchases.** How cool would it be to get a notification as soon as your debit card is used to make a purchase? My Mobile Money sends an alert directly to your mobile device and lets you select the parameters used to generate the alerts. Options include online purchases, in-store purchases, merchant type, dollar amount limits, and more. And, you set all your preferences right in the app.

Stay in control and download the free My Mobile Money app from your app store today!

Dividends Paid as of Sept. 30, 2017:

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:

- Columbus Day - Monday, October 9th
- Veterans Day - Observed Friday, November 10th
- Thanksgiving - Thursday, November 23rd
- Christmas - Monday, December 25th
- New Year's Day - Monday, January 1st

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.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



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