

## Discover Our Platinum VISA!

THE PERFECT CREDIT CARD DOES EXIST!



Whether you're just starting out, need to re-establish credit, or want to transfer your other credit card balances for a lower rate. We have the perfect credit card, with **ghoulishly good features** and **member-friendly benefits**, including:

- **Non-Variable, Low Rates** Starting at **8.95% APR\***
- **No** Annual Fee
- **No** Balance Transfer Fee
- 5-Day **Late Payment Grace Period**
- **Zero** Fraud Liability
- ScoreCard Rewards Points
- **Free** Online Access with [www.eZCardInfo.com](http://www.eZCardInfo.com)
  - ❖ Detailed Transaction History and Spend Analyzer
  - ❖ Recurring and One-Time Payment Options
  - ❖ **Free** eStatements
  - ❖ Set and Maintain Alerts

Already an ECU Platinum Visa cardholder? We may be able to lower your rate and/or increase your line of credit. Talk to a Loan Officer to get your application started, or visit [www.emeraldgc.com](http://www.emeraldgc.com) for more details.

\*APR=Annual Percentage Rate. Subject to credit approval. The APR and credit limit you may qualify for at account opening will depend on your credit worthiness. All rates are subject to change. Visit [www.emeraldgc.com](http://www.emeraldgc.com) for details and disclosure information.

## LIGHT UP YOUR HOLIDAY WITH A WISH LIST LOAN!

For the last several years, we have offered a small, short-term loan to help our members with various holiday expenses. This year is no different – **Wish List Loans** have returned for the 2019 holiday season! Beginning October 1st, you may **borrow \$1,500** with **no minimum credit score\***, and we've extended the term to **18 months**, making the payment even more affordable. An active direct deposit amount of at least \$110 per month into your ECU account for the last six (6) months is required to qualify. Besides holiday expenses, a Wish List Loan may be used for just about anything. Ask a Loan Officer for details, or visit [www.emeraldgc.com](http://www.emeraldgc.com) to apply today!

\*A sample monthly payment for a \$1,500 loan at a rate of 15.00% (24.797% Annual Percentage Rate) for 18 months with full payment protection is approximately \$106 per month. A minimum Direct Deposit amount of \$110 into your ECU account must be active for at least six (6) months to qualify. Interest rate is based on 0.50% discount for automatic repayment. A \$110 processing fee will be assessed and added to the amount borrowed. Only one (1) Wish List Loan per member at any time. All rates and promotions are subject to change without notice. Offer expires 12/31/2019. Other restrictions may apply.



DO YOU HAVE  
OUR FREE  
MOBILE APP YET?



Account balances, transfers,  
payments, and more!  
Download from iTunes or  
Google Play today!



## Local Service. Global Reach.

### International Credit Union Day is Thursday, October 17th

The first credit unions were created by German farmers in the mid-19th century from the idea that people could pool their money together and make loans to each other. Credit unions caught on, and began to spread throughout Europe, eventually making their way west to North America in the early 1900s. The credit union philosophy that began so long ago still remains the same today – People Helping People. And each year, credit unions around the world celebrate International Credit Union Day on the third Thursday of October. Join us October 17th as we celebrate the spirit of the global credit union movement, promote its achievements, recognize the hard work of our staff, and thank our members for their continued participation in this unique financial cooperative.

### Sizzlin' Summer Weber® Grill Winner

Nick T. was randomly selected as the winner of our Sizzlin' Summer Auto Loan Promotion! Nick's name was drawn from a pool of entries, and he was awarded with a brand new Weber® gas grill! Nick is pictured along with his wife, Deborah, who said they were planning to use the grill right away.

Keep your eyes peeled for future giveaway promotions – you could be our next lucky winner!



*Congratulations Nick and Deborah!*

## Fun Facts About Fall

Fall has returned, and with it comes colorful leaves, cooler temperatures, and pumpkin spice lattes. It's a favorite season for many Americans, who typically use the word "fall" instead of "autumn." Brush up on your fall trivia, and check out five more fun facts about the season:

- Fall begins with the Autumnal Equinox, which is one of two days each year when the center of the sun is directly above Earth's equator. This results in almost equal amounts of daylight and darkness all over the planet – about 12 hours each.
- Fall's cooler weather is caused by Earth's 23.5° tilt, not it's distance from the sun. The northern hemisphere gets warmer in spring and summer as it tilts toward the sun, and colder in fall and winter as it tilts away. 
- The full moon closest to the Autumnal Equinox is known as the "Harvest Moon." Before electricity, the moonlight was essential in aiding farmers harvesting their late-year crops.
- Squirrels get smarter during fall. Research has shown that the typical squirrel has a 15% increase in the size of their hippocampus – the area of the brain controlling memory. This helps them remember where they buried the nuts and seeds needed to sustain them through winter.
- Many birds spend the fall season migrating south. The Arctic Tern has the longest migration of any animal on Earth, flying from the Arctic to the Antarctic, and back again each year. 

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.



### SAVINGS RATES

*as of September 30, 2019:*

Account Type	Minimum to Earn Dividends	Annual Percentage Yield (APY)*
Shares	\$500	0.05%
Youth Shares	\$50	0.05%
Special Savings	\$500	0.05%
Christmas Club	\$500	0.05%
IRA Accumulator	\$1,000	0.10%
Money Market	\$2,000	0.20%
	\$50,000	0.25%

\*All rates are subject to change without notice. Fees, early withdrawal penalties, or other conditions may reduce earnings.

### OFFICES CLOSED

All Emerald CU offices will be closed in observance of the following holidays:

**Columbus Day – Monday, October 14th**  
**Veterans Day – Monday, November 11th**  
**Thanksgiving – Thursday, November 28th**  
**Christmas Eve – Tuesday, December 24th**  
 (closing at 1:00 p.m.)

**Christmas Day – Wednesday, December 25th**  
**New Year's Eve – Tuesday, December 31st**  
 (closing at 1:00 p.m.)

**New Year's Day – Wednesday, 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.

**Garfield Heights**

216.581.5581

Toll-Free 800.867.8434

Visit us on the web

**www.emeraldgcuc.com**

**Call 24 – Audio Teller**

216.581.3166