



### \$ Save with Our Suite of Electronic Services!

We're pleased to offer a wide array of electronic services that will save you time, money, and peace of mind. Check out each of the products and services below to see how you can save:

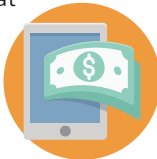
#### Online Banking

Our **free** Online Banking offers access to your Emerald accounts at your convenience. Securely check balances and account history, transfer funds immediately or set up recurring transfers, make loan payments, view and print check copies, set up account alerts, submit address changes, and more!



#### Mobile Banking

Our **free** Mobile Banking allows you to keep us at your fingertips anytime, anywhere. Securely check balances and account history, transfer funds, make loan payments, set up account alerts and more! A downloadable app, a web version, and a text version (great for non-smart phone users) are all available to fit your lifestyle. The downloadable app also features an optional fingerprint login for added security.



#### eStatements

Our **free** eStatements give you the ability to view, print, or download the past 13 months of your Emerald account statements online. They're fast, **free**, safe, and secure, and enrollment in eStatements will waive paper statement fees.



#### Online Bill Pay

Our **free** Online Bill Pay service can be accessed through both Online Banking and Mobile Banking. It's easy to add, delete, and manage your bills electronically, all in one place. Set up one-time or recurring payments, receive reminders, enroll in eBills, and more! If the person or company you are paying doesn't accept electronic payments, we print a check and mail it for you instead.



#### Popmoney

Popmoney is an Online Bill Pay service that allows you to send money to another person using only their name and either their email address or mobile number. The recipient will receive an email or text with instructions on how to transfer the payment into their account, whether it is at Emerald or not. Your account information remains secure and will never be shared with the recipient. There is a nominal fee for each Popmoney transfer processed (please refer to our Fee Schedule).



#### eZCardInfo

eZCardInfo gives you **free** online access to all of your Platinum Visa Credit Card account information. Check balances and transaction information, view, print, or download statements, enroll in **free** Visa eStatements, set up and manage recurring or one-time payments, view rewards, and more!



#### My Mobile Money App

The **free** My Mobile Money app gives you complete control over how, when, and where your Emerald MasterCard Debit Card is used, and it helps protect you against debit card fraud. You can easily turn your card off if you've misplaced it, and then turn it back on again once it's found. This is especially helpful if your debit card is stolen - Simply turn it off to help prevent unauthorized purchases. You can also set up mobile alerts, to your specific parameters, notifying you when your debit card is used.



#### Account-to-Account Transfers

Account-to-Account Transfers are an Online Bill Pay service that allows you to transfer money to and from your accounts at other financial institutions. The step-by-step guide makes it easy to set up recurring transfers, or one-time transfers. There is a nominal fee for each Account-to-Account Transfer processed (please refer to our Fee Schedule).



For additional information about any of these products and services, please contact a Member Service Representative, or visit [www.emeraldgcu.com](http://www.emeraldgcu.com).

## Auto Show Save & Win Promotion Winner

Congratulations to **Richard S.**, the big winner of our Auto Show Save & Win promotion! Richard took home a \$100 gas card and an emergency roadside assistance kit. Keep your eyes peeled for future promotions and giveaways - *You could be our next big winner!*



# Buying a House?

## Get Started with This To-Do List

You've made the decision to buy a house – congratulations! That's a big step for you both personally and financially. As your credit union, we delight in the fact that you're reaching this milestone, and that's why we want to help you through the process. Whether you're a first-time homebuyer or not, the following information will help you prepare for your home buying experience.

In the next few weeks or months, you'll be busy getting ready to buy your new house. This simple "to-do" list will help ensure you have all the information you'll need to get the mortgage process started.

- 1. Establish Your Budget:** The financial calculators on our website guide you through the budgeting process and help you figure out how much you can afford on a monthly basis.
- 2. Check Your Credit Report:** Make sure it's accurate. This is the "report card" on your credit, and any lender will look at your credit report to check your creditworthiness.
- 3. Get Pre-Approved:** Talk to one of our Loan Officers and apply for pre-approval first, which could help leverage your offer to buy a home. For example, if you're competing on an offer and the other home buyer is not pre-approved, you have a better chance of winning the offer.
- 4. Find the Right Realtor:** Your Realtor is your guide in the home buying process. You'll share financial details with them, and you'll trust them to find the house that fits your needs. Make sure the chemistry is right.
- 5. Know Your Terms:** Most people think a 30-year mortgage is the way to go, but there are other terms that may fit your needs much better. Talk about your options with our Loan Officers.

Buying a house is one of the biggest investments of your life. It can certainly be intimidating, but we're here to help. By choosing to get your mortgage loan with us, we may help you save money. Contact a Loan Officer today or visit [www.emeraldgcu.com/loans/mortgages](http://www.emeraldgcu.com/loans/mortgages) for more information.



# Emerald CU Participates in Right-to-Read Week

## at Independence Primary School

For the second year in a row, Emerald CU was invited to participate in Right-to-Read Week at Independence Primary School. The 2018 theme was "Paws for a Good Book." Marketing & Administration Manager, Christie Golenski, kindly accepted the invitation and read *The Enormous Crocodile* by Roald Dahl to Mrs. Stevens' fourth grade class. ECU offers Youth Share Savings Accounts to minors of all ages, and serves six local school districts as an advocate for financial literacy. Other student products offered include Student Banking, scholarship opportunities, and a partnership with Sallie Mae® student loans.

For details visit:

[www.emeraldgcu.com/services/student-products](http://www.emeraldgcu.com/services/student-products)



## Product Spotlight: SKIP-A-PAY

A recent survey on our website homepage revealed that many members are unaware we offer Skip-A-Pay on eligible loans\*. **We allow members in good standing to skip their monthly loan payments up to twice each calendar year.** Simply complete and submit the Skip-A-Pay application prior to your eligible loan payment due date. Going away for the weekend? Skip-A-Pay! Have an emergency or unexpected expense? Skip-A-Pay! This can add up to big savings, and put a little cash back in your pocket. Talk to a Loan Officer or visit [www.emeraldgcu.com](http://www.emeraldgcu.com) for all the details and a printable Skip-A-Pay application.

\*Skip-A-Pay is not available during the first six (6) months of any eligible loan term. Only two (2) non-consecutive payments per eligible loan may be skipped in any calendar year (Jan-Dec). The Skip-A-Pay request must be made prior to the due date of the loan. Payment Protection premiums (if applicable) and interest will continue to accrue during the waived payment period, and loan maturity date will be extended. Notice to members with GAP on their vehicle loans: Use of Skip-A-Pay more than five (5) times during the life of your loan may affect a future GAP claim payoff. The \$35.00 processing fee per loan payment skipped will not reduce the principal.

## SAVINGS RATES

as of March 31, 2018:

Account Type	Minimum to Earn Dividends	Annual Percentage Yield (APY)*
Shares	\$500	0.03%
Youth Shares	\$50	0.03%
Clubs	\$500	0.03%
IRA Accumulator	\$1,000	0.05%
Money Markets	\$2,000	0.10%
	\$50,000	0.15%

\*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 observation of the following holidays:

**Memorial Day - Monday, May 28th**  
**Independence Day - Wednesday, July 4th**

**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



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



**Garfield Heights**  
216.581.5581

Toll-Free 800.867.8434

**Bedford**  
440.439.4633

Visit us on the web  
[www.emeraldgcu.com](http://www.emeraldgcu.com)

**Call 24 - Audio Response**  
216.581.3166

Toll-Free 866.695.4388