



Important Information Regarding Our Bedford Branch

As a not-for-profit credit union, we owe it to our members to operate as efficiently as possible. After all, it's your money that runs the credit union. The lease at our Bedford Branch is up later this year, and it makes financial sense to close this location. Therefore, **the Bedford Branch of Emerald Credit Union is scheduled for closure at the end of business on Saturday, June 29, 2019.**

This decision was not easy. However, as a small credit union, we believe in managing your money strategically and competently, which keeps us in line with core credit union values. **Be assured that Emerald Credit Union remains a strong and stable credit union, and the friendly, expert service you have come to know will not change.**

We will continue to proudly serve all of our members, including the Bedford, Bedford Heights, and Maple Heights residents, school employees, and students at our nearby Garfield Heights Branch. **The Garfield Heights Branch is located at 13201 Granger Road, Suite 1, Garfield Heights, OH 44125.**

What is important to know about the Garfield Heights Branch?

- You'll see the **same welcoming, knowledgeable staff** you already know from the Bedford Branch.
- It's conveniently located **just five miles from the Bedford Branch.**
- It's **open 6 days per week**, Monday through Saturday.
- It has a **drive-up ATM**, a **night-drop**, available 24/7, and a **coin counting machine.**

Remote Deposit Capture
in three easy steps...



1. Sign 
2. Snap 
3. Send 

FREE Remote Deposit Capture

FREE Remote Deposit Capture is available through our **FREE Mobile App!** "Banking hours" don't apply anymore. Deposit checks using the camera on your phone – It's as easy as **sign, snap, send!** **Sign** the back of your check with the proper endorsement. **Snap** a picture of the front and back of your check. **Send** your deposit to the credit union. Download our **FREE Mobile App** to get started today!

For Your Convenience

We offer a wide array of other Electronic and Remote Services, so you don't have to visit the branch if you don't want to:

- **FREE Online Banking and a FREE Mobile App:**
 - Check account balances and view your transaction history
 - View pending transactions
 - Transfer funds
 - Apply for a loan
 - Make loan payments and credit card payments
 - **FREE** eStatements
 - **FREE** bill payer
 - And more!
- **FREE Call-24 Audio Teller: 216-581-3166:**
 - Check account balances and transaction history
 - Transfer funds
 - Make loan payments and credit card payments
 - Make check withdrawals
 - And more!
- **Over 38,000 Surcharge-Free ATMs:**
 - MoneyPass® Network - www.moneypass.com
 - Alliance One Network - www.allianceone.com





IT'S NO MYTH.

GOOD-NESS, THE PERFECT CREDIT CARD DOES EXIST!

DISCOVER OUR
PLATINUM VISA!

RATES STARTING AT **8.95% APR.***

*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 for details and disclosure information.

V.I.P. Award Winner

Another V.I.P. (Valued, Involved, Proud) Award winner was announced recently – **James Calwise!** James is the Lending & Operations Manager at the Administration office, but you may see him in the branches from time to time. He helps out wherever and whenever needed to ensure the branches are operating at a high level and offering knowledgeable, efficient, and friendly member service. **Congratulations James!**

Download Our Free Mobile App Today!

Search "Emerald Credit Union" in the Apple iTunes store or the Google Play store on your mobile device.



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 March 31, 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	0.05%
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:

Memorial Day - Monday, May 27th

Independence Day - Thursday, 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.

! Update to IRA & Share Certificate Early Withdrawal Penalties

Effective May 1, 2019, Emerald Credit Union is amending its Truth-In-Savings Disclosure regarding IRA and Share Certificate early withdrawal penalties.

An Early Withdrawal Penalty May be Imposed for Withdrawals Before Maturity:

- If your account has an original maturity of one (1) year or less, the penalty we may impose will equal six (6) months dividends on the amount withdrawn.
- If your account has an original maturity of more than one (1) year, the penalty we may impose will equal twelve (12) months dividends on the amount withdrawn.

In either case, **the early withdrawal penalty imposed may reduce the principal deposit made to the account.** In certain circumstances, such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

! Update to ATM Deposit Holds

Effective May 1, 2019, Emerald Credit Union is amending its Funds Availability Disclosure for deposits made at Automated Teller Machines (ATMs).

ATM Deposits

Funds from deposits (cash or checks) that you make at Automated Teller Machines (ATMs) that the Credit Union owns (Bedford Branch) will be made available by the **second (2nd) business day** after the date of deposit. Funds from any deposits (cash or checks) that you make at ATMs not owned by the Credit Union will be made available to you by the **fifth (5th) business day** after the day of deposit. This disclosure applies to Checking Accounts; holds may be longer if deposits are made to Share Savings Accounts. If a longer hold is determined to be warranted, the Credit Union will place the hold and mail you a notice of delayed availability no later than the following day after deposit. For the purpose of this notice, every day is a business day except Saturday, Sunday and federal holidays.

Garfield Heights

216.581.5581

Toll-Free 800.867.8434

Bedford

440.439.4633

Visit us on the web

www.emeraldgc.com

Call 24 - Audio Response

216.581.3166