

### New Website Coming July 18th!

We are excited to announce that our website, [www.emeraldgcu.com](http://www.emeraldgcu.com) is getting a makeover! Tuesday, July 18th marks the launch of a brand new online experience for our members. Website updates include:

- Simplified navigation and a search bar to quickly help you find what you're looking for
- Online banking login access on every page
- Streamlined online loan application that encrypts your sensitive information and lets us know when you have applied
- Interactive loan payment calculators
- Electronic “contact us” form that encrypts your message and lets us know when you need assistance
- Accessibility for visually impaired individuals, including text-to-speech capability

Join us in our anticipation and check out what else is new at [www.emeraldgcu.com](http://www.emeraldgcu.com) beginning July 18th!



### New My Mobile Money App Helps Protect You from Debit Card Fraud

New for your Apple iOS or Android mobile device - The My Mobile Money app gives you control over how, when and where your Emerald CU Mastercard debit card is used.

- **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!



### Same-Day ACH Debits Available September 15th

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.

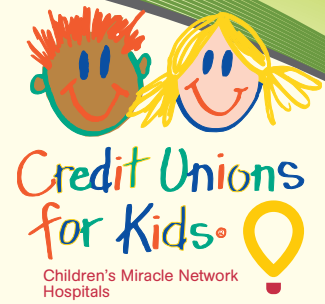
If you have any questions, please ask a Member Service Representative for details.

# Chocolate Bar Sale Raises \$24,480 for Children's Miracle Network Hospitals

Earlier this spring, Emerald participated in a chocolate bar sale with 35 other credit unions and the CU4Kids Alliance, which raised \$14,480 for Ohio Children's Miracle Network Hospitals. In addition, the fund raiser was awarded the Co-Op Miracle Match resulting in an extra \$10,000 from Co-Op Financial Services. These funds were donated to the following hospitals based on the credit unions that participated:

- |                            |            |                         |            |
|----------------------------|------------|-------------------------|------------|
| • Nationwide Children's    | \$6,274.94 | • Cincinnati Children's | \$2,711.39 |
| • Mercy Children's         | \$4,260.76 | • Dayton Children's     | \$2,478.98 |
| • Rainbow Babies           | \$4,183.29 | • Akron Children's      | \$1,084.56 |
| • West Virginia Children's | \$3,486.08 |                         |            |

Thank you to everyone who participated by purchasing chocolate bars from our branches!



## Stay Safe this Summer Storm Season

Summer has begun and it's now peak season for thunderstorms in the United States. There is no safe place outside when thunderstorms are in the area. If you hear thunder, you are likely within striking distance of the storm. So remember, **"When thunder roars, go indoors!"** Stop outdoor activities and seek shelter indoors immediately. Knowing what to do before, during and after thunderstorms, can help keep you safe this season.

### If thunder and lightning storms are occurring in your area, you should:

- **Avoid contact with corded phones and devices**, including those plugged into electrical outlets for recharging. Cordless and wireless phones not connected to wall outlets are safe to use.
- **Avoid contact with electrical equipment or cords**. If you can do so safely, unplug appliances and other electrical items such as computers, and turn off air conditioners. Power surges from lightning can cause serious damage.
- **Avoid contact with plumbing and water**. Do not wash your hands or take a shower or bath. Do not wash dishes or do laundry. Water and plumbing conduct electricity.

### If you're caught outside:

- **Take shelter in a sturdy, substantial building**. Avoid isolated sheds or small structures in open areas.
- **Avoid natural lightning rods** such as a tall, isolated tree in an open area. Also avoid hilltops or open fields.
- **Avoid being in or near bodies of water** such as the beach, a swimming pool, or on a boat.
- **Avoid contact with anything metal** – motorcycles, golf carts, golf clubs, and bicycles.
- **If driving during a severe thunderstorm**, try to safely exit the roadway and park your vehicle. Stay in the vehicle and turn on the emergency hazard lights until the heavy rain stops.



To minimize the risk of being struck by lightning, stay indoors until at least 30 minutes after the last rumble of thunder or crack of lightning. For additional information on lightning safety, visit the Ohio Committee for Severe Weather Awareness at [www.weathersafety.ohio.gov](http://www.weathersafety.ohio.gov).

## Relax - Skip-A-Pay!

Summer means vacation time for many of our members. Put some extra cash in your vacation stash and Skip-A-Pay\* this month! We allow members in good standing to Skip-A-Pay on any eligible loan up to twice per calendar year. So kick back and relax - ask a Member Service Representative more information or visit [www.emeraldgcu.com](http://www.emeraldgcu.com) for a printable application and all the details.

\*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 can be skipped in any calendar year (Jan-Dec). Skip request must be made prior to the due date of the loan. The \$35.00 processing fee per loan payment skipped will not reduce the principal. Other restrictions may apply.



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.



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### Dividends Paid as of June 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	0.10% APY*
	\$50,000	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:

**Independence Day**  
Tuesday, July 4th

**Labor Day**  
Monday, September 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.

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440.439.4633  
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**Call 24 - Audio Response**  
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Toll-Free 866.695.4388