



\*APR=Annual Percentage Rate. The APR, term, and payment amount you may qualify for will depend on your credit worthiness. To qualify for 2.99% APR, your credit score must be 730 or above, and the vehicle financed must be new, which is defined as not previously titled. \*\*No purchase or payment necessary to win. Offer valid June 1 – July 31, 2019 and is subject to change without notice. Minimum loan amount to qualify for drawing entry is \$7,500. Refinancing a current ECU auto loan does not qualify. Emerald CU employees or board members are not eligible for drawing. Emerald CU is not affiliated in any way with Weber-Stephen Products, LLC. Official Drawing Rules and how to enter drawing are available at our Emerald CU branch or [www.emeraldgc.com](http://www.emeraldgc.com).

## Stay on Top of Your Finances without Stepping Into a Branch!

"Banking hours" don't apply anymore! Our online, remote, and mobile services keep you connected on your time, at your convenience!

**Online Banking.** Free Online Banking offers access to your accounts at your convenience. Securely check balances, view your transaction history, transfer funds immediately or set up recurring transfers, make loan payments, view and print check copies, set up Mobile Alerts, submit address changes, and access Bill Payer. New features include the ability to view pending transactions, make your ECU Platinum Visa credit card payment, apply for a loan, and more!

**Mobile App.** Our free Mobile App allows you to keep your account information at your fingertips anytime, anywhere, and offers the same features and functionality as Online Banking. Search "Emerald Credit Union" in iTunes or Google Play on your mobile device to download our Mobile App today!

**Mobile Alerts.** Free Mobile Alerts help you stay on top of your finances and account activities, and are customizable to your needs. Mobile Alerts will send a text message to notify you about account activities such as low balances, withdrawals, deposits, loan payment reminders, and more! Mobile Alert settings are found in the Self Service tab of your Online Banking or Mobile App account.

**Remote Deposit Capture (RDC).** Our free RDC service allows you to take a picture of a check with your mobile device and deposit it into your ECU account. Each time you use RDC to make a deposit, you'll receive an important notification regarding the proper endorsement and check hold time. It's convenient, user-friendly, and available through our free Mobile App.

**eStatements.** Free eStatements give you the ability to view, print, or download your account statements using Online Banking or our Mobile App. No more waiting for the mail to arrive, and say goodbye to paper clutter. They're fast, free, safe, and secure, and enrollment in eStatements will waive paper statement fees.

**Online Bill Payer.** Stop wasting time writing checks and waiting for them to clear! Free Online Bill Payer can be accessed through both Online Banking and our Mobile App. It's easy to add, delete, and manage your bills electronically, all in one place. Online Bill Payer will send your payments electronically whenever possible, but if the person or company you are paying doesn't accept electronic payments, a check will be printed and mailed for you instead.

**My Mobile Money Debit Card App.** The free My Mobile Money App gives you complete control over how, when, and where your ECU Mastercard Debit Card is used, and it helps protect you against debit card fraud. You can easily turn your debit 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. Download the app from iTunes or Google Play.

**eZCard.** eZCard gives you free online access to all of your ECU 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! Enroll today at [www.ezcardinfo.com](http://www.ezcardinfo.com).

# Get Prequalified for Your Mortgage!

According to the Consumer Financial Protection Bureau (CFPB), a prequalification is a letter from a lender that specifies the dollar amount they are generally willing to lend you. The process may vary from lender to lender, but typically involves evaluating your assets, debts, and credit history. Prequalification should result in a conditional commitment in writing. This is not a guaranteed loan offer, but it can give a seller assurance that you'll be able to get the financing needed to purchase the home. Here are a few more reasons why prequalification is a great first step when you're ready to shop for a home:

## 1. Peace of Mind.

Instead of stressing over the state of your finances, get your prequalification out of the way first. You'll have peace of mind knowing you're already approved, and you can focus your energy on finding the right home.

## 2. Competitive Advantage.

Right now, it's a seller's market. When you want to make an offer on a home, prequalification makes your offer more credible. In fact, it could be a deciding factor in a seller accepting your offer over another.



## Mortgage Options for Dream Homes of All Sizes

Whether you're looking for a tiny home or a rambling ranch, we can help.

[www.emeraldgcu.com/loans/mortgages](http://www.emeraldgcu.com/loans/mortgages)

## 3. You'll Know How Much You Can Afford.

Even if you've crunched the numbers yourself, it pays to talk with us first and find out what you can really afford. And, prequalification can be a good way to spot and correct potential credit issues before you make a serious offer on a home.

We're here to help you move into your dream home! Talk to a Loan Officer today to start the prequalification process, or visit [www.emeraldgcu.com/loans/mortgages](http://www.emeraldgcu.com/loans/mortgages) to learn more.

# ⚠ Be on the Lookout for Severe Weather Scammers this Summer

Summertime in Northeast Ohio brings lots of sunshine and warm temperatures. But these warm temperatures have the potential to trigger severe storms, including lightning strikes, hail, damaging winds, and tornadoes. Unfortunately, damages caused by powerful storms attract home repair scammers hoping to make a quick buck off those who have already lost so much. Storm-chasing contractors travel to affected communities offering their services to those who have experienced damage. Unscrupulous contractors or scammers will tell homeowners to sign over their insurance checks or ask for large down payments, but ultimately perform substandard work or none at all. Follow these steps to help avoid home repair scams:

- **Research the Business.** Be cautious of any company representative who refuses to provide their name, address, and phone number. Check with the Ohio Attorney General and the Better Business Bureau for filed complaints. Conduct a basic internet search, and look for the company's reviews.
- **Get Multiple Written Estimates.** Ask for estimates from at least three different contractors. Be wary if one quote is substantially less than what the others are offering. That contractor may demand more money later or fail to complete the promised work.
- **Don't Make a Large Payment in Advance.** Be cautious of contractors who demand large payments up front, such as half or more of the total estimated cost. Ask to pay in increments as the work is completed to your satisfaction. Also be wary of contractors asking you to sign over your insurance check to them.
- **Get a Detailed Written Contract.** Insist on a written contract outlining the start and finish dates, the work to be done, and the costs. Also insist on receiving a copy of every document you sign or initial.
- **Understand Your Cancellation Rights.** According to Ohio's Home Solicitation Sales Act, if the contract resulted from a door-to-door sale, you generally have three days to cancel it. The contractor should give you a written notice of these rights.
- **Consider Paying with a Credit Card.** Paying with a credit card, especially our Platinum Visa, gives you greater dispute rights and protection against unauthorized charges.

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 June 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

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

**Independence Day - Thursday, July 4th**

**Labor Day - Monday, September 2nd**

**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

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Visit us on the web

[www.emeraldgcu.com](http://www.emeraldgcu.com)

**Call 24 - Audio Response**

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