

Join Us for Our 64th Annual Meeting!

MARK YOUR CALENDARS - We're heading back to the Garfield Heights High School Center for the Performing Arts building for our 64th Annual Meeting! Dinner this year will include a chicken dish, pasta, potatoes, a vegetable, salad, rolls, refreshments, and a dessert tray.

When: Tuesday, April 16, 2019 - Doors Open at 4:30 P.M.

Where: Garfield Heights High School Center for the Performing Arts
4900 Turney Road, Garfield Heights, OH 44125

Members: \$9.00 per Person

Non-Members: \$10.00 per Person

Everyone in attendance will receive a free gift, and **members are eligible to win door prizes!** Seating is very limited, so **please R.S.V.P. no later than Saturday, March 30th** by visiting your nearest Emerald Branch or by calling 216.581.5581. **Please Note: The branches will close at 2:30 P.M. on Tuesday, April 16th** to accommodate for the Annual Meeting. *We hope to see you there!*



FREE Online Banking Enrollment in Four Easy Steps!

Our upgraded Online Banking platform provides you with enhanced features including, the ability to view pending transactions, the ability to pay your ECU Platinum Visa credit card, the ability to apply for a loan right through the portal, and more! This is all in addition to the features you're already familiar with, such as account balances and transaction history, fund transfers, Online Bill Payer, and eStatement access. All you have to do is enroll in this **FREE** service by following these four easy steps:

1. Visit www.emeraldgcu.com and click on the **Enroll** link.
2. Enter your **social security number** and **email address**, and click the **Next** button.
3. Enter your **member number and date of birth**. Enter a **username** and enter a **password** twice for verification. Read and agree to the Terms and Conditions, and click the **Next** button. Your password must be between 8 and 30 characters; it is case-sensitive, and can only contain numbers, letters, and the special characters @ ("at" symbol), . (period), - (hyphen), and _ (underscore).
4. When enrollment is complete, you will receive a confirmation message. **You will also receive an email with an activation link.** If you do not see this email in your inbox, please check your spam or junk folder. **Click on the activation link, and you may begin using Online Banking. Please note this link is only active for 30 minutes.**

You asked,
we listened!

Remote Deposit Capture
is now available
in our Mobile App!

Drowning in holiday debt?



Float over your loan payment this month with

Skip-A-Pay!

Ask for details or visit www.emeraldgcu.com

*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.). Skip request must be made prior to the due date of the loan. Payment Protection premiums (if applicable) and interest will accrue during the waived payment period, and the 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 payoff. The \$35.00 processing fee per loan payment skipped will not reduce the principal.

Checking Your Credit Score Can Pay Off

For many consumers, credit scores come with judgment, risk, and security, and frequently checking scores and credit reports can be crucially important to financial health. Consumers who have a good idea of their credit score understand where they stand should they need to borrow money to fund a major life purchase. A low credit score, for instance, could hinder the purchase of a new house or car.

Understanding how to maintain a good credit score isn't always simple. Here are some tips to help you manage your credit score.

- **Check your reports annually.** Everybody is entitled to a free copy of their credit report from all three reporting agencies once every 12 months. To request a copy, visit www.AnnualCreditReport.com or call **877.322.8228**. You will have to provide your address, Social Security number, and date of birth to receive the reports. Taking advantage of the annual credit report checks allows you to keep an eye out for any account activity you don't recognize and gives you a barometer on your borrowing habits.
- **Be wise about opening and closing accounts.** Think about how it might affect your credit score before opening or closing credit accounts. While it positively affects credit scores to have a wide array of accounts, including credit cards, personal loans, home equity lines of credit, etc., it can be much more harmful to open more lines of credit than you can manage.
- **Make on-time payments.** Payment history is the most important factor considered in calculating your credit score. This information indicates to potential lenders how likely you are to pay them back should they choose to lend to you. Consider using automatic bill payments or setting up alerts to avoid missing payments.
- **Dispute errors.** If you see something on your report that you don't recognize, don't assume it should be there. Contact both the credit reporting company and the organization or company that provided the information (that would be your lender or credit card company). The Federal Trade Commission recommends sending a hand-written letter with copies of all relevant documents via certified mail.

Time to Reorder Checks?

Due to our system upgrade on December 1st, the MICR (account number) line found at the bottom of your checks has changed. **If you order checks from a printer outside of the credit union, your MICR line information must be updated with your next order.** Please contact us first before you place your next check order, and we will be happy to supply you with the correct MICR information that you will need.

Download Our Free Mobile App Today!

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



Seeking Candidates to Serve

Are you interested in becoming a part of Emerald CU's Board of Directors?

If you would like to be considered for a Director position, please contact the Nominating Committee at **13201 Granger Road, Suite 9, Garfield Heights, OH 44125** to request a Volunteer Information Packet and Volunteer Application. Completed Volunteer Applications must be returned to the Nominating Committee by January 25, 2019 at 5:00 p.m. to be considered. The Nominating Committee will select at least one potential candidate for each available position. All director positions have a three-year term.



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.



SAVINGS RATES as of December 31, 2018:

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	0.10%
	\$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 observance of the following holidays:

New Year's Day - Tuesday, January 1st
Martin Luther King Jr. Day - Monday, January 21st
Presidents' Day - Monday, February 18th

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

Bedford

440.439.4633

Visit us on the web

www.emeraldgc.com

Call 24 - Audio Response

216.581.3166