



EMERALD CU CELEBRATES THEIR 65TH ANNIVERSARY!

Twenty-twenty (2020) commemorates 65 years of dedication to our members and their financial well-being. **Join us as we celebrate throughout the year with contests, giveaways, promotions, and more!** Thank you to all our members who have accompanied us on this journey so far, whether it's been from the beginning, or just more recently. We are grateful to have the opportunity to serve you, and we're excited to see what the next 65 years bring!

ANNUAL MEETING TUESDAY, APRIL 21, 2020

Mark your calendars - We're heading back to the Garfield Heights High School Center for the Performing Arts building for our 65th Annual Meeting! Dinner this year will include a chicken dish, pasta, potatoes, a vegetable, salad, rolls, refreshments, and a dessert tray.

WHEN

Tuesday, April 21, 2020 - 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 Tuesday, March 31st** by visiting our branch, or by calling 216-581-5581. **Please Note: The branch will close at 2:30 P.M. on Tuesday, April 21st** to accommodate for the Annual Meeting. We hope to see you there!



Stuck with high-interest
credit card debt?
"Moove" your balances to
our Platinum Visa!*



"Udderly"
Low Rates &
No Annual Fee!

*Subject to credit approval. The Annual Percentage Rate (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.

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 Friday, January 31, 2020 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.

Did the Holidays Stretch Your Finances Too Thin? Consider Skip-A-Pay!

Complete this application to Skip-A-Pay! The application must be received prior to the due date of the loan. Deliver your completed application to our branch, or mail it to **Emerald Credit Union, Attn: Skip-A-Pay, 13201 Granger Rd., Suite 1, Garfield Heights, OH 44125**. Please note that all borrowers (primary, joint, cosigner) must sign the application.

I want to skip my loan payment during the month of _____. I agree to pay a \$35.00 processing fee for each loan payment I choose to skip. I understand that interest will continue accruing during the month my payment is skipped, that my next payment will be due the month following my skipped payment, and that my loan maturity date will be extended. I authorize Emerald Credit Union to change my payment schedule.

(please print information below)

Primary Borrower Name: _____

Joint/Cosigner Name: _____

Address: _____ City, State, ZIP: _____

Phone Number: _____ Email Address: _____

Primary Borrower Signature: **X** _____ Date: _____

Joint/Cosigner Signature: **X** _____ Date: _____

Please Skip-A-Pay on these loans:

Loan Account Number and Suffix: _____ Loan Account Number and Suffix: _____

Loan Account Number and Suffix: _____ Loan Account Number and Suffix: _____

To pay the \$35.00 processing fee for EACH skipped loan payment:

☐ I have enclosed a check.

☐ I authorize a transfer from Account Number and Suffix: _____

By signing above, I agree to the following terms: Platinum Visa Credit Cards, Mortgages, Home Equity Line of Credit Loans, Wish List Loans, and Share Secured Loans are not eligible. Membership and loans must be in good standing, defined as \$5.00 minimum share balance, and no overdrawn or delinquent accounts. If loans are, or have been, delinquent or over the limit, or accounts have been overdrawn, ECU reserves the right to deny the Skip-A-Pay request. 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). 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 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 claim payoff. The \$35.00 processing fee per loan payment skipped will not reduce the principal.

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, 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

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

New Year's Day – Wednesday, January 1st
Martin Luther King Jr. Day – Monday, January 20th
Presidents' Day – Monday, February 17th

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

Visit us on the web
www.emeraldgcu.com



Call 24 – Audio Teller
216.581.3166