

## 66th Annual Meeting Announcement

Members are invited to join us for our **66th Annual Meeting on Tuesday, April 20, 2021 at 5:00 p.m.** The meeting will be a **virtual event and streamed live**, which means you may attend from the comfort of your own home. **No reservations are required.** On the day of the Annual Meeting, simply click the link provided on our Annual Meeting webpage, [www.emeraldgcu.com/about/annual-meeting](http://www.emeraldgcu.com/about/annual-meeting).

You will be required to enter your Share Account number and another piece of unique identifying information to verify membership. Door prizes will be awarded, and winners will be randomly selected during the meeting. **One lucky winner will receive \$100!** Please note that you must be in attendance to win. See you there!

**You may receive \$100 just for attending!**

**Caught sight**  
OF YOUR CREDIT CARD BILL?



WISE UP WITH OUR  
**Platinum Visa.**

**NEW**  
**Visa Intro**  
**Rate Offer**  
**1.99%**  
**APR\* for 12**  
**months!**

The holiday shopping season is over, so now is the perfect time to **transfer your credit card balances to our Platinum Visa.** We're offering an introductory rate of just **1.99% APR\* for 12 months on purchases and balance transfers!** Plus, there's no balance transfer fee and no annual fee. Other features of our Platinum Visa include:

- **5-day late payment grace period**
- **Zero fraud liability**
- **ScoreCard Rewards program**
- **Free online account access through EZCard**

Visit <https://www.emeraldgcu.com/loans/loan-application> or contact a Loan Officer to get your application started!



### FINANCIAL WELLNESS TIP:

When possible, pay more than just the required minimum payment amount on your credit card statement. Larger payments will reduce your balance at a faster pace, and you'll pay less in interest. It will also increase your available credit and give you an emergency source of funds.

\*APR=Annual Percentage Rate. The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the 12 months/billing cycles following the issuance of your card. After that, your APR will be 8.95% to 21.95%, based on your creditworthiness. Subject to credit approval. Offer valid for new ECU Platinum Visa accounts only. All rates and promotions are subject to change. Visit [www.emeraldgcu.com](http://www.emeraldgcu.com) for full details and disclosure information.



## Introduce Your Family to Ours

Build a strong foundation for you and your family by sharing the benefits of Emerald Credit Union membership. Your immediate family members are eligible to join with as little as just a \$5.00 deposit. Learn more by visiting:

<https://www.emeraldgcu.com/about/who-can-join>

**SNOWED**

BY HIGH INTEREST RATES?



Finding new ways to save some extra money is now more important than ever. **If you have a current Auto Loan, consider refinancing it with us!** Interest rates have fallen over the last several months, so why should you keep paying a higher rate? Maybe your credit score has improved since you originally financed your vehicle. Either way, we may be able to **lower your interest rate and decrease your monthly payment**, which could save you a pretty penny over the life of your loan. In some cases, we can even lend up to 130% of the vehicle value.\* Our Auto Loans are also eligible for **Skip-A-Pay**, which could save you even more when you need it most! Contact a Loan Officer for details or visit [www.emeraldgcu.com](http://www.emeraldgcu.com).

**Ready to apply?** We offer several convenient ways to submit your application: Electronically via our website, Online Banking, or our Mobile App; over the phone; or in-person at our branch.



### FINANCIAL WELLNESS TIP:

Weekly, bi-weekly, or semi-monthly payroll deduction payments will reduce the total amount of interest paid over the life of the loan. Contact a Loan Officer to learn more.

\*The Annual Percentage Rate (APR), term, and payment amount you may qualify for will depend on your credit worthiness. You must have a credit score of 730 or better to borrow up to 130% of the vehicle value. Other restrictions may apply.

## Did Holiday Spending 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.

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: \_\_\_\_\_

### 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.

## The Benefits of eStatements

eStatements offer **safe, secure, and convenient access to your account information**, when you need it the most. And with these unprecedented times, this has never been more important.

There are many benefits to enrolling in eStatements, including:

- **Access your statements sooner.** Printing and mailing paper statements may take several days. eStatements allow you to review your account history as soon as it becomes available, which can be up to seven days sooner.
- **You'll receive an email notification once your eStatement is available.** There's no more waiting for the mail to arrive, or worrying whether your statement was lost or stolen.

- **Reduce the risk of identity theft.** Paper statements are easier to intercept during the mailing process, putting your personal account information at risk. eStatements offer an added layer of protection, since they are only accessed through Online Banking or our Mobile App.
- **No more paper clutter.** Say goodbye to files full of paper, and having to shred your statements each year. No paper means no waste, which is healthier for the environment. Plus, eStatements are available whenever you need them, in one convenient location.
- **They're free.** That's everyone's favorite price. Need we say more?

Learn more at: [www.emeraldgc.com/services/eservices](http://www.emeraldgc.com/services/eservices) and enroll in eStatements today!

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.



## 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, February 12, 2021 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.

## OFFICES CLOSED

All Emerald CU offices will be closed in observance of the following federal holidays in 2021:

**New Year's Day** ..... Friday, January 1  
**Martin Luther King Jr. Day** ..... Monday, January 18  
**President's Day** ..... Monday, February 15  
**Memorial Day** ..... Monday, May 31  
**Independence Day (Observed)** ..... Monday, July 5  
**Labor Day** ..... Monday, September 6  
**Columbus Day** ..... Monday, October 11  
**Veterans Day** ..... Thursday, November 11  
**Thanksgiving** ..... Thursday, November 25  
**Christmas Eve (closing at 1:00 p.m.)** ..... Friday, December 24  
**Christmas Day** ..... Saturday, December 25  
**New Year's Eve (closing at 1:00 p.m.)** ..... Friday, December 31

**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.emeraldgc.com](http://www.emeraldgc.com)**  
 Connect With Us!

**Call 24 - Audio Teller**  
 216.581.3166