Looking back ➞ planning forward: An open letter from our CEO

As we embark on a new year, I wanted to take a moment and look back at some of your credit union’s accomplishments in 2016.

In July, we received approval from our regulator, the National Credit Union Administration (NCUA), to change our membership eligibility to a community charter. This change means we are now able to serve anyone who lives, works, worships or attends school in Hamilton, Butler or Warren Counties in Ohio. This modification allows us to serve more individuals and businesses in the Greater Cincinnati community. We are extremely excited about this change and we believe this sets Emery up for continued growth in 2017 and beyond.

Emery continues to look for the best products and services to offer you – our members. In 2016, we launched new and/or enhanced many of our product offerings. Beginning with our new Emery Secure Rewards and Emery Secure checking accounts, these accounts offer identity theft protection, credit monitoring, and cell phone protection. Unfortunately, security breaches, at some of our favorite merchants, are becoming far too common. Our new checking accounts offer you peace of mind that your identity and good credit history are protected.

As you have surely noticed, we completely redesigned our website. The goal of this redesign was two-fold. First, we wanted to enhance your user experience on whatever device you choose to reach Emery. Our new site will now format itself to work with standard computers, tablets and cell phones. Secondly, we wanted to enrich our online account opening and lending applications. These new applications are more intuitive, which allows for quicker turnaround times. We have also included a new car buying service that is a great resource to help you shop and compare before going to the dealership.

One of our primary missions is to make sure you have the resources and tools necessary to manage your day-to-day financial affairs. Emery completed three educational sessions this past year on identity theft, credit scores and mortgage lending. This series will continue in 2017. Please check our web site for dates, times, and locations.

Finally, we could not do this without your continued support. We are honored you have chosen Emery as your financial institution. This is your credit union and my door is always open for your questions, comments, or suggestions. I can be reached at 513.247.6215 or tcain@emeryfcu.org.

Sincerely,

Todd Cain
CEO

Look to Emery in 2017 for:

- Enhanced Mobile App
- More Online tools for Auto Shopping & Financing
- Expanded Mortgage & HELOC Capabilities
- Expanded Educational Seminar Topics & Workshops
When it comes to financing your home . . .

Emery Federal Credit Union does it all!

Gearing up to buy a new house in 2017? Shopping for a home is exciting, exhausting and a little bit scary. In the end, your aim is to end up with a home you love at a price you can afford. Sounds simple enough, right? Unfortunately, many people make mistakes that prevent them from achieving this simple dream. That’s where the local field experience and expertise of Emery’s Mortgage Loan Officers can help!

While we know you can get a loan anywhere, Emery members benefit in ways other financial institutions simply cannot offer. We provide:

• Pre-Qualification in-person or by phone
• Apply online anytime, anywhere at emeryfcu.org
• Review and process each loan in-house for quick and customized loan experience

Is your Home Equity Line of Credit about to expire? Renew it to extend your benefits. Contact any Emery office to learn more.

Did you know? Our Home Equity Line of Credit & 2nd mortgage closing costs are only: $299*  
* Subject to credit approval

Emery Educational Series Next Seminar: Avoiding the 10 Worst First-Time Homebuyer Mistakes

The challenge of buying a home for the first time can seem so daunting that it’s tempting to either just go with the first place in your price range or continue to rent. To help demystify the process and get the most of your purchase, our seminar will examine what you’ll need to consider before you buy, what you can expect from the buying process itself, and some handy tips to make life easier after you purchase your first home.

Coming March 2017  
Check emeryfcu.org for date and details.

Subscribe to Receive Seminar Email Updates

Scan, call or email us to subscribe to our seminar information list. We will send seminar updates, topics, dates and times right to your inbox!
**Hurry! Signature Loan Promotion is almost over . . .**

**2% Off Current Loan Rate**

*Ends January 31*

Start the new year right with a little extra cash in your pocket. With our 2% off current rate promotion, you can stretch your hard earned dollars to do lots of great things in 2017.

Things like:

- Home improvement projects
- Consolidate credit cards
- College tuition and education expenses
- Take a dream vacation
- So much more!

*Loan subject to credit approval. New money only. Offer good through January 31, 2017. | Apply online at emeryfcu.org or call 513.530.9351 opt. 3.

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**Member Resource:**

**Tax Preparation Services**

Emery is excited to continue our referral relationship with Albertz and Associates, CPA, LLC for individual and business tax preparation.

**Typical Tax Preparation Fees:**
- 1040 EZ: $120
- 1040 A: $145
- 1040 Long Form (Schedule A & B): $210
- Other Forms (not listed): $40/each

**Contact Albertz & Associates for more information:**

PH: 513.891.8400  
WEB: albertzcpa.com  
1329 E. Kemper Road  
Cincinnati, OH 45246

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**Member Resource:**

**Get $100 Cash for Each New Line**

**Here’s how it works:**
- Members get $100 cash reward for every new line when they switch to Sprint®.
- Current Sprint customers will receive a $50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a $50 loyalty cash reward every year for every line.

**How to sign up for Sprint cash rewards:**
1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to 6-8 weeks to see cash rewards directly deposited into your credit union account.

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**Protect your money and your identity:**

**Checking Accounts with ID Protect**

Keeping our members personal information safe is very important to us. Our checking account options offer:

- Total Identity Monitoring for Members & Family
- Triple Bureau Credit File Monitoring
- Identity Theft Expense Reimbursement
- Fully Managed ID Theft Recovery Services
- Credit Score Monitoring
- Email Alerts
- PLUS, Cell phone protection (for stolen or damaged phones)

Learn more about our Checking Account benefits at emeryfcu.org.
Accepting nominations for our Board of Directors . . .

Emery Installment of New Directors

The Board of Directors of Emery Federal Credit Union is elected by the membership. The nominating committee has selected three candidates for the three positions available. However, members may run by submitting a Petition, signed by 1% of the membership, or 130 members in good standing.

Members of the Board must:
- Be in good standing with Emery Federal Credit Union
- Be at least eighteen (18) years old
- Be willing and able to attend scheduled monthly meetings on the 3rd Wednesday of each month

Petitions are available at any Emery Federal Credit Union office, or we can mail one to you. The deadline for submitting a Petition is 5:30 pm, Tuesday, January 31, 2017. Please attend the Annual Meeting on March 15, at 6 pm at our Blue Ash Branch, where the new Directors will be named.

Annual Meeting Notice
March 15, 2017 — 6pm
Blue Ash Branch & Main Office
7890 E. Kemper Road
Cincinnati, OH 45249

Open to all Members:
2017 Scholarship Applications Begin March 1
Each year Emery Federal Credit Union selects six member students to receive scholarships to attend an accredited college or university in the U.S. Each applicant is required to complete and submit an application to our main office.

Protect yourself from ID Theft:
Emery Annual Shred Event Coming May 20
Safely shred your personal and confidential documents during our FREE on-site Shred Event. Everyone is welcome to participate.
Blue Ash • Liberty Township • Western Hills

Mark your calendars:
Important Dates to Remember
Branch Offices Closed:
- Martin Luther King Day: Monday, January 16
- President’s Day: Monday, February 20
Events:
- First-Time Homebuyer Seminar: March (TBD)
- Annual Shred Event: Saturday, May 20

New Member Resource:
Auto Buying Resource Center at emeryfcu.org
Shopping, comparing, finding and financing your next new or pre-owned car has never been easier with Emery’s new Auto Buying Resource Center! Go online to shop local dealerships inventory, pricing and options. Then, when you are ready to buy, apply online for your low member interest rate and payments.
- Search new & used cars in inventory
- “My Car” save feature
- Free CarFax and vehicle comparisons
- Auto Loan Refinance Calculator & Info

Federally insured by NCUA
NMLS# 401087

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