

# HEARTbeats

Spring 2021



Your credit union with **HEART** since 1939.

## An open letter from our CEO

What more can be said about 2020? It was a year of tests, obstacles and a strengthening of community and values.

The unforeseen turn of 2020 allowed us to make a deeper connection with you, our membership. We learned once again the importance of listening and adapting quickly to what you needed. We moved many of our staff members offsite to continue to offer consistent service to you. Your trust in us means so much, and we will continue to do all we can for you in the future.

Through this, the credit union grew our loan portfolio, mainly due to our mortgage business. With rates being at an all-time low, we welcomed members old and new into our mortgage portfolio through refinances and purchasing new homes.

We went through a debit and credit card conversion last year, resulting in a new look to our cards and great new features for you. If you haven't already, be sure to register your cards on the Emery FCU Card Control app and online at My Card Info to gain more utility with your card.

Now, we look forward to 2021. Already, there are exciting changes planned at the credit union, chief among them being a fully redesigned website. This new website will be highly interactive with videos, educational resources and more. Our goal is to provide answers and solutions for all your financial needs in one place.

Because of the great response to our Shred Day in September last year, we've decided to schedule the event again for this fall! This year, our Shred Day will be on Saturday, September 18<sup>th</sup> from 9 am to 1 pm at all three of our branch locations. We would love to see you there!

Lastly, don't forget to take advantage of our current promotions. We have great rates for your mortgage, auto loan or credit card balance transfer. Our student scholarship is now accepting applications as well. Anyone attending school in the fall as a full-time student is welcome to apply. Applications are due by April 30<sup>th</sup>.

It's an honor to grow with you. If you ever have any concerns, please do not hesitate to reach out to me directly by email at [tcain@emeryfcu.org](mailto:tcain@emeryfcu.org) or by phone at 513.247.6215.

Sincerely,

Todd Cain, CEO

### Stay connected with Emery!

Follow us on Facebook, Instagram or Twitter to see what's happening with the credit union, learn financial tips and more!



@emeryfanpage



@emeryfcu



@emeryfcu

## MARK YOUR CALENDAR



### EMERY FCU ANNUAL MEETING WEDNESDAY, APRIL 21, 2021 | 6 PM

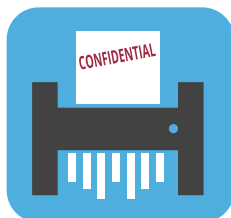
In order to adhere to continued social distancing guidelines, our annual meeting will be held virtually. Visit [emeryfcu.org](http://emeryfcu.org) to register for our annual meeting and receive the online login information. All members are welcome to attend.



### OFFICES CLOSED MEMORIAL DAY MONDAY, MAY 31, 2021

All Emery offices will be closed on Monday, May 31 to observe Memorial Day. You will still be able to access your account online through our mobile app or online banking platform with no interruptions.

## Annual Shred Day at all Emery Branch Locations



Saturday  
**Sept 18**  
9am to 1pm

### Emery's 15th Annual Charity Golf Outing



Monday  
**Aug 23**  
Heritage Club

More information on these events will be posted on the website as it moves closer to the event date. Be sure to check [emeryfcu.org](http://emeryfcu.org) for updates!

## CURRENT PROMOTIONS



### Find More Balance in Life & Less on Your Credit Card

Just made a large purchase or have a high balance on one of your credit cards? Transfer your high interest credit cards to an Emery credit card and take advantage of our 0% APR\* and ZERO balance transfer fees. Hurry, offer ends April 30, 2021!



### Imagine the Possibilities

Have you purchased or refinanced your home yet? Rates are low, and there are so many options for home financing, which means the best option for you is out there! Right now, we're offering a 15-year fixed rate mortgage for 2.55% (2.724% APR) with \$600 off closing costs!\*



### Stop and Smell the Savings

Want to upgrade your ride while rates are low? Or maybe you bought a car last year and want to refinance at a lower rate. Emery has an offer for you! Purchase a new car or refinance your current auto loan with rates as low as 1.82% APR^ and take up to 90 days to make your first payment.

\*Offer valid for qualified borrowers only, upon approved credit. Offer subject to change at any time. Balance transfers made between February 1, 2021 and April 30, 2021 will have a promotional 0.00% APR for 6 months from the date of the balance transfer. After the promotional period ends, rate will revert to the standard retail/purchase APR (6.99% – 17.99%), based on creditworthiness.

^APR based on a \$200,000 loan at 15 years with a monthly payment of \$1,338.29. Lender will reduce closing costs by \$600. Offer subject to first mortgage lien, based on credit worthiness. Owner occupancy required. No cash value. Offer void if transaction is rescinded. Portfolio loans only. Limited time offer.

\*New money only. APR based on a \$20,000 loan at 48 months with a monthly payment of \$430.52 and a final payment of \$430.05. May require a down payment; other restrictions apply. Loan subject to approval. Rate may vary based on credit worthiness and loan term. Offer ends May 31, 2021.

## Now accepting scholarship applications!

*If you are an Emery member and plan to attend college in the fall as a full-time student, you're eligible for this scholarship!*

*Visit [emeryfcu.org](http://emeryfcu.org) for the application and more information.*



Web: [emeryfcu.org](http://emeryfcu.org) • Phone: 513-530-9351 • Email: [info@emeryfcu.org](mailto:info@emeryfcu.org)

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