

Emery Federal Credit Union

HEARTbeats

Winter 2021



Your credit union with HEART since 1939.

Find more
balance in life &
less on your credit card

FREE Balance Transfer and 0% APR* when you transfer balances to an Emery Credit Card



Your credit union with HEART since 1939

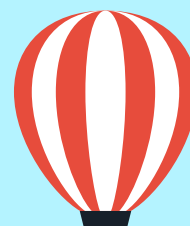
*Offer valid for qualified borrowers only, upon approved credit. Offer subject to change at any time. Balance transfers made between January 1, 2020 and March 31, 2021 will have a promotional 0.00% APR for 6 months from the date of the balance transfer. After the promotional period ends, rate will revert to the standard rate/purchase APR of 8.99% - 13.99% (based on creditworthiness). Call 800.553.9351 for additional cost & terms. Federally insured by NCUA.

Bring your dreams into **FOCUS**

Personal loans captured at



Your credit union with HEART since 1939



Visit emeryfcu.org or
Call us at 513.530.9351
to Apply Today!

*New money only. Loan subject to credit approval. Offer ends 12/31/2021. Federally insured by NCUA. NMLS #07087. For additional cost & terms, call 800.553.9351.

Add a little
extrapadding
to your budget

Skip a Payment Today!



Your credit union with HEART since 1939

NOTE: If you were part of our COVID-19 90-Day Extension program, you are NOT eligible to skip a payment until one year after the extension was made.

MARK YOUR CALENDAR

Branch Offices Closed:

Martin Luther King, Jr. Day: Monday, January 18
Presidents' Day: Monday, February 15

Access your account through our ATMs, mobile app or online banking while we're closed!



Annual Meeting Notice **April 21, 2021 — 6 pm**

Blue Ash Branch & Main Office
7890 E Kemper Road, Cincinnati, OH 45249

*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 will select two candidates. Members may run by submitting a Petition, signed by 1% of the membership, or 140 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

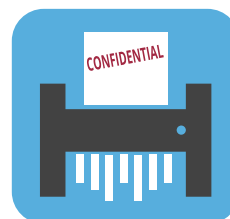
Petitions are available at any Emery Federal Credit Union office, or we can email one to you. The deadline for submitting a Petition is 5:30pm, Friday, March 12, 2020. Please attend the Annual Meeting on April 21, at 6 pm at our Blue Ash Branch, where the new Directors will be named.



2021 Scholarship Applications Start on March 1

Each year Emery Federal Credit Union selects up to seven member students to receive scholarships ranging from \$500 to \$1,000 to attend an accredited college or university in the United States. Inside this newsletter, we are excited to share with you the 2020 scholarship winners and a brief peek into their goals as they start and/or continue with their college journey. If you are an active Emery member and plan on attending college in the fall of 2021, we encourage you to apply for a scholarship beginning March 1, 2021. Applications must be submitted to Emery by April 30, 2021. Additional information, rules and criteria for being selected are outlined on our website at emeryfcu.org or call us at 513.530.9351.

Annual Shred Party at all Emery Branch Locations



Date: TBD!

We will be holding another Shred Party in 2021, date still to be determined. Be sure to join us to safely dispose of your sensitive documents. You do not have to be an Emery member to participate. All are welcome.

Blue Ash:

7890 E Kemper Rd, Cincinnati, OH 45249

Liberty Township:

7350 Liberty One Dr, Liberty Twp, OH 45044

Western Hills:

6060 Bridgetown Rd, Cincinnati, OH 45248

2021 Educational Series
Sneak Peek

Winter

How to Navigate
Financial Hardship



Spring

Homebuying 101



Summer

Identity Theft
Protection/Recovery



Fall

Medicare 101



Congratulations to the 2020 Scholarship Recipients!

We wish you the best in your future endeavors.



Tye Compton

I am a recent high school graduate of Mt. Healthy Jr./Sr. High School, who is attending Howard University, majoring in Political Science. I eventually want to go to law school and become a civil rights lawyer and eventually go into politics. I had the chance to recently work with two state attorney generals and the city council during my time in high school.



Ndaya Hoskins

Ndaya Hoskins is a recent graduate from the School for Creative and Performing Arts where she studied dance and musical theatre. She was an "A" average student and participated in a number of musical productions inside and outside of her school. In addition, she also served as a volunteer for a number of church and school outreach projects. Ndaya is on the praise and worship team at her church where she sings and dances. She also performs as an independent artist at other churches, banquets, and events in her community. Ndaya has landed multiple lead roles such as Clara in The Nutcracker, Audrey in The Little Shop of Horrors, and Mrs. Wormwood in Matilda the musical. Her professional credits include Awaited with Crossroads Church and Annie Jr. with The Children's Theatre of Cincinnati. Ndaya was also named a 2018 Overture semi-finalist in the area of modern dance and has received training from Lachey Arts, Alvin Ailey American Dance Theatre, The Joffrey Ballet School, and The Commercial Dance Intensive. Ndaya's dream is to create a non-profit organization that gives young artists the opportunity to learn, thrive, and excel in their artform. She plans on pursuing a degree in musical theatre in hopes of becoming a freelance performer and choreographer in the very near future. Ndaya would like to thank God, her wonderful family and friends, and Emery Federal Credit Union for this amazing opportunity.



Ellie Lienhart

My name is Elizabeth Lienhart, but most people call me Ellie. I started my high school journey at Mother of Mercy High School; when the school closed my sophomore year I decided to make the transition to Mercy McAuley for my junior and senior year. Go Wolves! I have spent the past four years of high school playing lacrosse and getting involved in any way I could. Then I graduated this past spring with First Honors. In the fast approaching fall I will be continuing my education at the University of Cincinnati and will be majoring in Biomedical Engineering.



LeAnn McAbee

My name is LeAnn McAbee. I graduated from Edgewood High School in Trenton, Ohio. I am attending Northern Kentucky University in the fall and plan to study Exercise Science to eventually acquire my master's degree in Athletic training. I am going to be involved in NKU's FreshStart leadership organization for freshmen in the fall as well as other organizations. I am extremely grateful to Emery for the scholarship and the support they will be providing me and my family.



Mackenzie Mulcare

My name is Mackenzie Mulcare. I will be attending the University of Cincinnati where I will be studying nursing.



Lauren Rader

Lauren Rader is a recent graduate of Lakota East High School, where she has been very active in service to others. As Student Ambassador for The Dragonfly Foundation her junior and senior year, she spearheaded many activities at basketball games and pep rallies, to raise money for families in the Cincinnati area, whose lives have been affected by cancer. As Chair for Relay for Life her Junior Year, over \$60,000 was raised at their Survivor Lap and their all-night activities, gaining them an honor of the top five in the nation for high schools participating in Relay. As chair again this year, all plans were underway, but with COVID, were all cancelled. A new plan ensued with a Virtual Relay, again raising money for cancer. Lauren is a Cincinnati Reds Fan. She is also a softball pitcher, enjoying many summers of Club Teams. A member of Beautiful Savior Lutheran Church, she is involved in many youth projects. Future plans include Miami University this fall, majoring in Business.



Lauren Weiskittel

Lauren is a 2020 graduate from New Richmond High School graduating Summa Cum Laude. She hopes to finish her undergraduate at University of Cincinnati in a couple of years. Lauren already obtained 45% of her classes required for a bachelor's of science in animal biology and chemistry while in high school. After her undergraduate studies, Lauren plans to obtain her doctorate in veterinary medicine. Someday she would like to open her own practice and animal shelter.

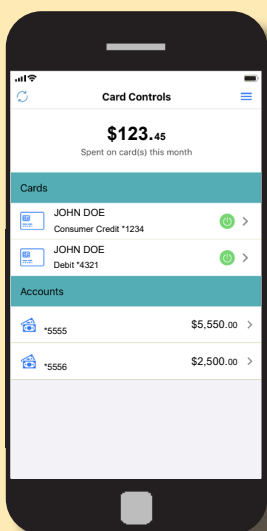
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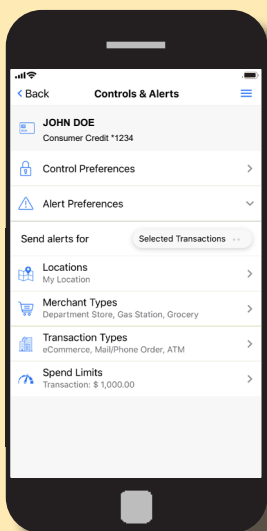
Emery Card Control App

With the Emery Card Control app, you can have more flexibility over your debit and credit cards!

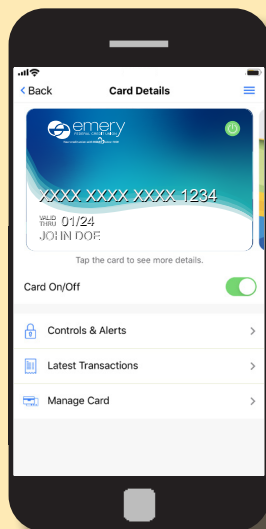
View your cards and accounts in one place



Create custom alerts for spending limits, transaction location or merchant type



Turn your card on/off



Download the app today to get started!



SAVE UP TO \$15
on TurboTax

Get Started

Ends 4/15/21 Used over 205K times



Love My Credit Union
rewards

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. Emery FCU members save up to \$15 when you start TurboTax now!

Member Resource Tax Preparation Services

Emery is excited to continue our referral relationship with **Hartlaub CPA Advisory Group** (previously serviced by Albertz & Associates, who has since retired) for individual and business tax preparation.

Typical Tax Preparation Fees:

- 1040: Long Form (Schedule A & B): \$265
- Other Forms (not listed): \$48

Contact Hartlaub CPA Advisory Group for more information:

PH: 513-821-8768

WEB: hartlaubtax.com

11260 Chester Road,
Suite 560
Cincinnati, OH 45246



Visit emeryfcu.org for more member discounts in our Resources section!



Web: emeryfcu.org • Phone: 513-530-9351 • Email: info@emeryfcu.org

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