

HEARTbeats

Fall 2021



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

Emery's 15th Annual Golf Outing Supporting Cincinnati Children's Charitable Care Fund

On August 23, Emery hosted its 15th Annual Golf Outing at the Heritage Club in Mason, Ohio.

It was a hot day, but everyone enjoyed a day full of golf, sun and fun. We would like to thank our corporate and individual sponsors, players and all who participated. Your help and donations made this year a success, and we couldn't do this each year without you!



Over the past 14 years, Emery is proud to have donated over \$165,000 to various local charities with the proceeds from this golf event.

The Cincinnati Children's Charitable Care Fund is one of the nation's first hospital-based funds used exclusively to help families cover medical expenses. It is also unique in that 100% of donations go directly to the families in need. There are no overhead costs or administrative expenditures associated with the fund, so nothing dilutes the impact of donors' generosity. The fund helps alleviate some of the financial pressure on families, allowing them to give their full attention to the care and well-being of their child. We're so proud to donate to this fund to help these families in need!

**GIVING
HOPE
TO KIDS**
AT CINCINNATI CHILDREN'S



Congratulations to our members on your new homes!



As you may have heard, mortgage rates are at an all-time low, and home sales are going quickly! We're proud to have been a reliable resource to so many of our members over the last year. From refinances to funding new homes, we're able to help with anything. If you're looking to refinance or buy a new home, let us know so we can get you preapproved!

Debating whether renting or buying is the right option for you?

Because purchasing a home is a huge investment, you need to take the time to weigh the benefits of renting versus buying a residence.

Renting may be a smart financial move for these reasons:

- You probably won't pay property taxes and upkeep directly, though your rent may reflect these expenses.
- With no money tied up in real estate, you should have more cash or savings to invest, which can produce more growth than real estate.
- You run no risk that the value of your property will decline.
- Renting gives you more mobility to take advantage of a job opportunity in a different area.

Buying a home has its advantages as well:

- You may be able to deduct the interest on your mortgage and your local property taxes on your tax return, which can reduce your taxes and free up cash for investing. You can decide between taking the standard deduction (In 2021, that's \$12,550 for single filers and \$25,100 for married taxpayers filing jointly) or itemizing.*
- You build equity as you pay off your mortgage, increasing your share of the property's value.
- You may be able to get a home equity loan or line of credit where you borrow against the part of your home that you own. These options generally have lower interest rates than personal loans and you can often deduct the interest you pay on your taxes.*
- If your house increases in value over time, you may make a profit when you decide to sell.
- While the effects are harder to measure, owning a home has enormous emotional advantages.

*Check with your tax adviser.



Having a pre-approval mortgage loan can make you a favored buyer in today's fast-paced housing market.

Our mortgage loan options provide . . .

PURCHASE POWER

Get pre-approved today so you can shop for your dream home with confidence tomorrow.

[APPLY ONLINE](#)

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Ready to apply?

We have many different mortgages to offer, like options for credit scores as low as 580, FHA/VA and USDA loans, as well as options for no down payment or first-time homebuyers.

One thing is for sure - when you get preapproved with a mortgage from Emery, you have purchase power in this market! Because things move so fast, it's important to have your lending already sorted out. Call us today or apply online, and we'll walk through our mortgage options to see what the best fit is for you.

All mortgages are subject to credit approval.

Congratulations to the 2021 Scholarship Recipients!

We wish you the best in your future endeavors.



Ayanav Roy

Ayanav Roy is an incoming freshman at UPenn (Univ. of Pennsylvania) who'll be studying Bioengineering and Economics. He's a recent graduate of Mason High School, where his favorite subjects were math, economics, and political science. In his free time, he loves to play piano, listen to jazz, and sing.

Malina Bombela

Hi, my name is Malina Bombela. I am 18 years old and proudly a recipient of one of the Scholarships from Emery Federal Credit Union. I graduated this year from Roger Bacon High School. If there's anything important that I've learned this year, it's to never give up and always fight until the very end. I was faced with many challenges during my senior year due to the pandemic. Nonetheless, I worked hard to get done what I needed to get done. It's a true blessing to have that work recognized. In the future I hope to achieve my dreams with the same determination, if not more, that I carry now in my daily life.

Ndaya Hoskins

Ndaya Hoskins is a 2020 graduate from the School for Creative and Performing Arts where she studied dance and musical theatre. As an "A average" student, Ndaya starred and choreographed in a number of productions and performances while attending SCPA. In addition, she also served as a volunteer for many church and school outreach programs. Ndaya sings as a praise and worship leader at her church and also dances 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, Mrs. Wormwood in Matilda the Musical, and a soloist for Lachey Arts "Label-less." Her professional credits include; Carmit's music video, "Questions", Awaited with Crossroads Church, Annie Jr. with The Children's Theatre of Cincinnati, Don't Panic Take Heart 2020, All Play No Purpose, and What Color is God with Crossroads Church. Ndaya was also named a 2018 Overture semi-finalist in the area of modern dance and has received training from Lachey Arts (OH), Alvin Ailey American Dance Theatre (NYC), The Joffrey Ballet School (NYC), The Commercial Dance Intensive (CA), and The Debbie Allen Dance Academy (CA). Ndaya's dream is to create a non-profit organization that gives young artists the opportunity to learn, thrive, and excel in their artforms. She will be attending Pace University in New York City in the Fall as a B.F.A. Musical Theatre student. Ndaya would like to thank God, her family, and Emery Federal Credit Union for this amazing opportunity.

Paige Ellingson

I am attending the University of Wisconsin, majoring in BioPhysics on the Pre-Med track. I am also on the UW Intercollegiate Figure Skating team. I recently qualified for US Figure Skating Solo Dance Nationals, which I will be competing at in Kalamazoo, MI on September 17! It is such an honor to receive Emery's scholarship and it will be put to good use for tuition this fall.

Rhea Mehta

Rhea Mehta recently graduated from William Mason High School with Summa Cum Laude and honors. Throughout high school she was involved in Speech and Debate, Future Business Leaders of America, National Honor Society, Spanish National Honor Society, played the cello and learned Indian classical dance. In the fall she will be attending The Ohio State University to pursue a major in Industrial and Systems engineering and a minor in Business through the Honors Integrated Business and Engineering program (IBE). Rhea is excited to see what the future holds!

Tye Compton

I am a rising Sophomore at Howard University majoring in Political Science. My career goal is to become a part of a team of lawyers that fights for the equity of all people. During my first year at Howard University, I have had the opportunity to work with the Democratic Municipal Officials and Howard University's Student Government Association as a Student Advocate Staffer.

MARK YOUR CALENDAR



Annual Meeting Notice **March 23, 2022 — 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, February 11, 2022. Please attend the Annual Meeting on March 23, at 6 pm at our Blue Ash Branch, where the new Directors will be named.

Branch Offices Closed:

Columbus Day: Monday, October 11
Veterans Day: Thursday, November 11
Thanksgiving Day: Thursday November 25
Christmas Eve: Friday, December 24
Christmas Day: Saturday, December 25
New Year's Eve: Friday, December 31
New Year's Day: Saturday, January 1

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



Demystifying Medicare

Join us for our virtual educational event on navigating and understanding today's Medicare options. All are welcome!

Emery Educational Event:

Tuesday, October 19 | 6 to 7 pm

Reserve your seat at emeryfcu.org

Thank you for joining us at our Shred Day!

Our Shred Day was Saturday, September 18, and we loved seeing all of you! We're happy to offer this service to our community members every year. We will definitely be holding one

next year, so keep an eye out! We always post on our website and send an email to our membership.



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