

# HEARTbeats

Spring 2022



Your credit union with HEART since 1939.

## An open letter from our CEO

2021 is a great example of what happens when the Emery team works together to help our membership.

Our loan portfolio grew exponentially, mainly through our mortgage lending. We're thrilled so many members were able to take advantage of the low rate environment to either purchase a new house or refinance.

In addition to our great lending year, we partnered with Banzai to bring you the best financial education. Our partnership with Banzai gives you free access to financial education, coaches and calculators so you can address your personal financial needs. There are also a variety of interactive games for children ages 8+ to teach valuable money skills.

At the end of 2021, we launched our new website. We wanted to provide you with the answers and solutions for all your financial needs in one place, so the customized lifestyle pages were created to give you a head start in determining what you might need. In addition, our website is filled with great articles to provide individualized help. Of course, if you ever need more assistance, our experienced staff is just a phone call away! If you haven't checked out our new website yet, I highly suggest you do so.

Paying it forward continued to be an important focus for us in 2021. We raised over \$12,000 for Cincinnati Children's Hospital through our annual golf outing, and we began donating \$5 per new Google review to one of our three main charities. Emery is proud to continue our relationships with Alzheimer's Association Cincinnati, Cincinnati Children's, and Honor Flight Tri-State.

After an exciting 2021, we can't wait to see what 2022 will bring. We're perfectly positioned to bring you the best options for your lending and account needs throughout the year. As challenges appear throughout 2022, we're confident we'll develop the right partnerships and promotions to make your money go further.

We'll also continue to offer great community events. Our annual Shred Day which will be held on Saturday, June 11<sup>th</sup> from 9 am to 1 pm at all three of our branch locations. We would love to see you there!

It's an honor to be here to help 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

Join us at our

## EMERY SHRED DAY

Saturday, June 11 | 9 am to 1 pm

All are welcome! Bring your unwanted or sensitive papers to our branch locations:




Blue Ash 7890 E Kemper Rd 45249	Liberty Twp 7350 Liberty One Dr 45044	Western Hills 6060 Bridgetown Rd 45248
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# Your car could fund your next great adventure

Did you know you can use your car's value to secure funds for big expenses?

If your car is paid off, or you owe less than the value on your current auto loan, you could use the equity in your car to fund your next vacation or even car maintenance you've been putting off. Since car values have risen in the last two years, you could have more available to you than you think.

## Don't forget to refinance your car loan

Already have an auto loan? Refinance with us!

Many people think to refinance their homes, but not many check to refinance their cars. With rates expected to rise through the rest of the year, now is the perfect time to lock in a low rate! If you have an auto loan somewhere else, give us a call. We'll walk you through your possible savings if you bring that loan to Emery.



A car for your next great adventure

A rate that opens endless possibilities

Earn up to **1% OFF** your qualified auto loan rate!\*

Apply today!  
emeryfcu.org | 513.530.9351

**emery**  
FEDERAL CREDIT UNION

\*New money only. Floor rate of 1.49%. Other restrictions apply. Loan subject to approval. Rate may vary based on credit worthiness and loan term. Offer ends May 31, 2022. Insured by NCUA. NMLS 401087

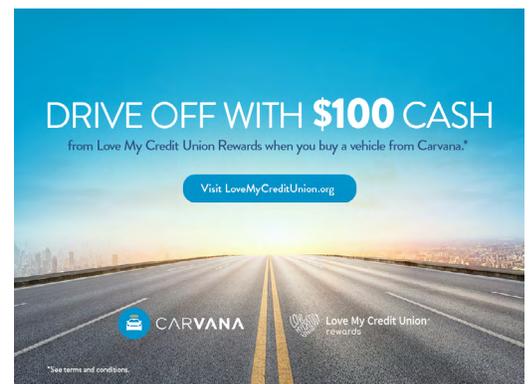
## Looking for a car?

We know car shopping is very difficult right now. To help, Emery offers auto buying resources to help you find the perfect next car.

One resource available to you is a special deal from Carvana! Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members!\*

Carvana is the leading e-commerce platform for buying used cars and the fastest growing used auto retailer in the country. With Carvana you can:

- **Browse certified inventory:** low mileage, no reported accidents, 150-point inspection
- **Shop from home:** buy online with delivery or pickup available as soon as the next day
- **Get more for less:** save valuable time and money by shopping online
- **Buy with confidence:** 7-day money back guarantee, 100-day warranty
- **Finance with ease:** easily finance a Carvana purchase with a loan from Emery



**DRIVE OFF WITH \$100 CASH**  
from Love My Credit Union Rewards when you buy a vehicle from Carvana.\*

Visit [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org)

**CARVANA** Love My Credit Union rewards

\*See terms and conditions.

Get pre-approved for your auto loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home! Visit [carvana.lovemycreditunion.org](https://carvana.lovemycreditunion.org) today!

\*Valid only for Carvana purchases through [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org). See Terms and Conditions.

# Are you ready for college?

One of the many mysteries of college, especially freshman year, is what being there is actually going to cost. Sure, you know there's tuition. But how much will you need to make it through the first semester? The first year? Here are some ideas to help you get started.

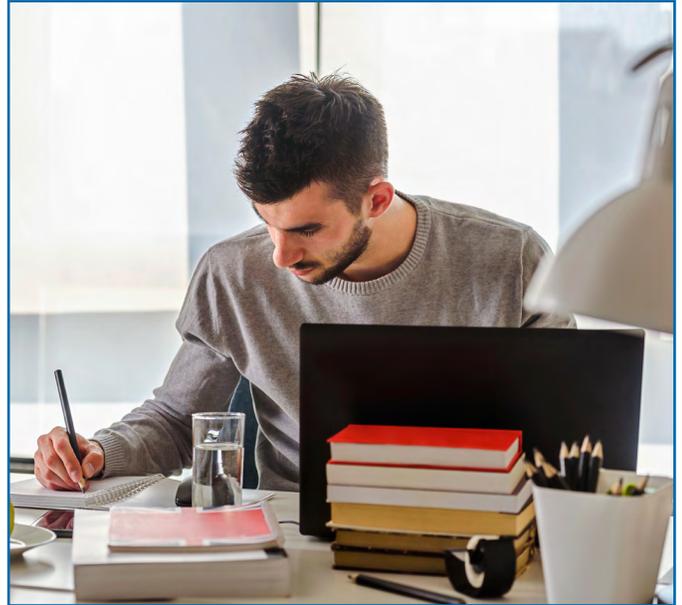
## Starting Out

Typical start-up costs include a lot of different things, but a good place to start is school supplies. Consider the following:

- Laptop or tablet
- Textbooks
- Class, lab and studio fees
- General school supplies like notebooks and pencils

Consider these purchases if you're moving into a dorm or apartment for the first time:

- Bedding and towels
- Furniture such as a desk, bed, dresser, couch or dining room table
- Dishes, cutlery, pots and pans
- Small appliances like a blender or toaster
- Groceries



To help make the initial cost a little easier, it's wise to focus on the essentials first and then build up to the "nice to have" items as you go. That way you'll have enough to get started but won't be stuck with the bill for everything at once.

## Everyday Costs

Heads up: You might be amazed at how fast cash can disappear if you've never lived on your own before. Making a budget will help you spend your money mindfully. Consider starting your budget by splitting your income into three sections: needs, wants and savings.

A need includes the everyday or vital things that you need to survive like food, utilities, toiletries and laundry. Your wants are the other things that can make your college life fun but can be cut in a pinch (think event tickets, eating out and other entertainment options). Finally, it's wise to dedicate part of your budget to an emergency fund and long-term savings every month. Being aware of what you're doing with your money can encourage you to save and help you get what you want out of the money you have available.

## Coodinating with Roommates

Colleges often give new roommates each other's contact information before school starts. If you have the chance, be in touch and figure out how you can share expenses and avoid duplicating efforts. That can help you avoid ending up with two mini-fridges and no coffee maker.

To read more or use our financial coach to help plan your budget, visit [www.emeryfcu.org/the-cost-of-college-life/](http://www.emeryfcu.org/the-cost-of-college-life/)

*If you're looking for some extra cash before you head off to college, apply for the Emery scholarship!*



**Apply to win a \$1,000 or \$500 scholarship!**

*Emery's annual scholarship is accepting applications until April 30. Visit [emeryfcu.org](http://emeryfcu.org) to learn more*

## MARK YOUR CALENDAR

### Branch offices closed:

Memorial Day: Monday, May 30

Juneteenth: Monday, June 20

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

### Annual Shred Day at all Emery Branch Locations



Saturday  
**June 11**

9am to 1pm

### Emery's 16th Annual Charity Golf Outing



Monday  
**Aug 22**

Heritage Club

# \$999 Closing Costs<sup>+</sup>

If you're looking for a home this spring, don't forget to get preapproved at Emery first! Our discounted closing costs and variety of mortgage options will help you save in this competitive buying environment!

 Offer subject to a first mortgage lien. Owner-occupancy required. No cash value. Offer void if transaction is rescinded. Excludes title insurance cost, prepaid interest & escrows, recording fee, transfer tax (if applicable). Also excludes any other fees not typical in Southwest Ohio real-estate transactions. Emery portfolio loans only. New money only. Limited time offer.

### Save on TurboTax® and H&R Block® This Tax Season



You still have until April 18 to file your taxes! Get the tax help you need and special member savings with TurboTax and H&R Block.

- **TurboTax** – File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. *Scan the code below and save today!*
- **H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member, first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. *Scan the code below to get your H&R Block coupon today!*



Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



Federally insured by NCUA  
NMLS# 401087

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

7890 E. Kemper Road, Cincinnati, OH 45249



**Schedule of Fees**  
**Effective May 15, 2022**

	<b>Fee - \$</b>
<b>Miscellaneous</b>	
Money Orders	2.00
Cashier's Checks to 3rd party	5.00
Account Transfer Fee (when initiated by CU)	2.00
Wire Transfers - Domestic- incoming (each)	10.00
- outgoing (each)	25.00
Wire Transfers - International - incoming (each)	10.00
- outgoing (each)	50.00
Foreign Deposit (Canadian with U.S. ABA)	5.00
All other Foreign Deposits	19.00
Auto Title and E-title Fee	25.00
Statement Copy	3.00
Tax Levy or Garnishment Against Account	30.00
Checks cashed for non-members (per check)	10.00
Early Holiday Fund Withdrawal	10.00
Check by phone fee	5.00
Print account balance/history	3.00/page
Below \$5 minimum balance fee in Regular Share	5.00
Account Closing (within six months of opening)	5.00
<b>Checking Accounts</b>	
Checks - First Fifty	Free
Checks - Ask for current prices	
Stop Payment	30.00
Overdraft Protection	30.00
Copy of Cancelled Check	5.00
Deposited Check Returned	30.00
Certified Check	6.00
<b>ATM &amp; Debit Cards</b>	
Original Card	No Fee
Withdrawals - First 6 are free	1.25
Withdrawal - Insufficient funds	30.00
ATM Cash Back Limit (per day)	205.00
Re-issue of Lost, Stolen or Captured Card	6.00
<b>Other Fees</b>	
Notary Service - Non-Member	2.00
Legal Research Fee	25.00/hour
Safe Deposit Box Drill fee	@ Cost
Late Consumer Loan Payment fee	35.00
Closing of IRA	15.00
Account Verification	10.00
Loan Rate Amendment fee	25.00
Account Dormant 2 years - fee per month	5.00
Home Equity processing fee	349.00
Consumer loan processing fee	up to \$100
Mortgage Rate Amendment Fee	499.00
Mortgage Subordination	150.00
Visa Gift Cards	3.95
Paper Statement Fee	2.00
New account inactivity fee - 6 months from opening	5.00
Returned mail fee	5.00