

# HEARTbeats

Winter 2024



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

## Emery's 18th Annual Golf Outing Supporting Cincinnati Children's Charitable Care Fund

On August 12, Emery hosted its 18th Annual Golf Outing at the Four Bridges Country Club in Mason, Ohio.

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 17 years, Emery is proud to have donated over \$203,000 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!

**Pictures continued on page 3..**

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





# Congratulations to the 2024 Scholarship Recipients!

*We wish you the best in your future endeavors.*



**Ben Cecilio**

"Ben Cecilio graduated from Sycamore High School in May. During his time in high school, Ben served as Co-President of the Sycamore High School Chemistry Club, worked as an instructor at Mathnasium, and volunteered at the Christ Hospital. Ben is also a musician. He plays piano competitively as well as for leisure. In addition, he played the viola in the Cincinnati Symphony Youth Orchestra for five years and the Ohio All-State Orchestra for two years. In the fall, Ben will attend the University of California, Berkeley to pursue a degree in chemical engineering."



**Carley Rutt**

Hello! My name is Carley Rutt. I am a mother of 3 and a full time student, studying Human Resource Management. In my free time, I enjoy baking sourdough and crocheting, as well as spending time outside with my family.



**Brianna Mullins**

Hello! I'm Brianna Mullins, a Freshman at Miami University. Currently 18 years old, I'm majoring in Electrical and Computer Engineering Technology, as well as minoring in Games and Simulation!



**Madison Slagle**

Madison Slagle will be attending Kent State University in the fall for fashion design. She looks forward to her college journey!



**Emma Smith**

Emma is a 2024 graduate of Walnut Hills High School. She will be attending Transylvania University in Lexington, KY later this year where she plans to study Biology and Data Analytics. Emma lives in Mt. Washington with her parents (Troy and Megan) and has two younger brothers (Ben and Owen). Emma was involved in a long list of activities and programs at Walnut Hills - two favorites were playing viola in the Chamber Orchestra and acting as Costume Designer for the Theatre Department's various plays and musicals. Emma expects to continue to participate in both activities at Transylvania as she pursues her undergraduate degree

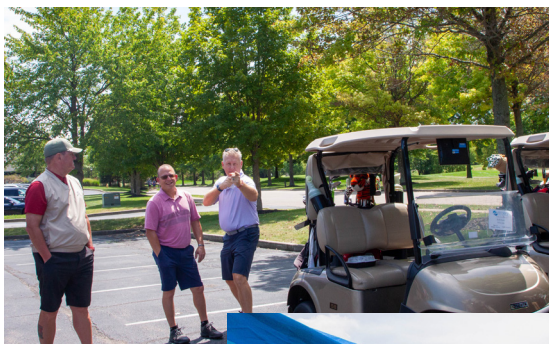
## Get ahead of your 2025 school year



### 2025 Scholarship Applications Starting soon..

Each year Emery Federal Credit Union selects several students to receive scholarships ranging from \$500 to \$1,000 to attend an accredited college or university in the United States. If you are an active Emery member and plan on attending college in the fall of 2025, we encourage you to apply for a scholarship beginning February 1, 2025. Applications must be submitted to Emery by March 31, 2025. Starting on February 1st, additional information, rules and criteria for being selected will be outlined on our website at [emeryfcu.org](http://emeryfcu.org) or call us at 513.530.9351.





## REFER A FRIEND!



For every friend, family member, or colleague you refer to Emery Federal Credit Union who becomes a member\*, you both will receive a reward of \$25. Plus, if the person you introduce to Emery continues to make transactions for six months, we will give you both an extra \$25\*\*. Simply by spreading the word about the benefits of banking with Emery, you can earn extra cash and help your loved ones unlock a world of financial opportunities.

The more referrals you make, the more rewards you'll earn. Start spreading the word about Emery and unlock a world of financial benefits for you and your community.

\*Referral must open a new account with Emery. Requires \$5 per share.

\*\*Funds are deposited upon referral and member approval. Please allow 3-5 business days for funds to reflect in the account. Referring member must be a member of Emery Federal Credit Union and be in good standing with Emery Federal Credit Union. Referred member must make a minimum of 10 transactions and maintain good standing with Emery Federal Credit Union during the initial 6 months for both members to get the other \$25 offer.

THERE'S NEVER BEEN A BETTER TIME  
TO BUY YOUR DREAM *home*

PLUS, WE'LL EVEN PAY  
\$500 IN CLOSING COST\*!

**Apply Today!**  
[emeryfcu.org](http://emeryfcu.org) | 513.530.9351



\*Offer subject to a first mortgage lien. \$500 will be applied to closing disclosure as a lender's credit. Owner-occupancy required. No cash value. Offer void if transaction is rescinded. Payment does not include taxes and insurance, actual payment will be higher. Limited time offer. Federally insured by NCUA. NMLS #401087



## MARK YOUR CALENDAR



### ***Annual Meeting Notice*** **April 16, 2025 — 6 pm**

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

#### ***Accepting nominations for our Board of 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 January 31, 2025. Please attend the Annual Meeting on April 16, at 6 pm at our Blue Ash Branch, where the new Directors will be named.

### ***Branch Offices Closed:***

New Year's Day: Monday, January 1  
Martin Luther King Jr. Day: Monday January 20  
Presidents Day: Monday, February 17

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

## **Annual Shred Day at all Emery Branch Locations**

We will be holding another Shred Day in 2025. Date still to be determined. You do not have to be an Emery member to participate. We're happy to offer this free service to our

community members every year so keep an eye out! We always post on our website and send an email to our membership.



### ***Cozy up to some extra cash with skip a payment***

As a valued member of Emery, you are entitled to skip a payment on your loan(s)\* once per year (January 1 to December 31).



\*There is a \$40 processing fee per loan that will be added to your loan balance. Loan interest will continue to accumulate during the month you skip your payment. This offer excludes first mortgages, lines of credit and credit cards. All Emery loans (including credit cards) must be current and accounts must be in good standing. Members must have made at least one full monthly payment to be eligible.



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