

# FOCUS

October 2019

*Free Seminar—  
Retirement Planning Basics  
Tuesday, October 22, 2019  
Visit our website for more information.*

education**first**  
credit union

*The Smart Choice In Banking.*



## *New Online & Mobile Banking Are Coming Soon!*

**Exciting Changes  
Are Coming!**

*Watch For More Details.*



We are excited to announce we'll be making some updates, and enhancements to our Online Banking, and Mobile App.

These all-new platforms will give you a better banking experience with a friendlier look and feel, with the same convenient services as before, plus exciting new ones!

***Watch for more details!***

**Quick & Easy Home Loans—  
We Have Those!**

**Contact us to check out all your *home buying, refinance, and home equity loan options!***

**Dorothy Hines 614-340-1504 dhines@educu.org**



Some restrictions may apply. Subject to borrower's ability to qualify and satisfactory appraisal of subject property. Institution NMLS #811029 Individual NMLS #744519

***In observance of Columbus Day our offices will be closed on Monday, Oct. 14, 2019***





# Rake In the Savings!

## When you bring your credit card balances to us! *Limited Time Only*

### *Balance Transfers As Low As 4.99% APR\**

### *FOR THE LIFE OF THE BALANCE!*

### **No Balance Transfer Fee**

### **No Annual Fee**

### **Low Minimum Payments**

**Transfer your balances today—  
online, in person, or over the phone!**

\*APR=Annual Percentage Rate. Offer is good for new or existing Visa Credit Cards with Education First Credit Union. Balance transfers are for non-Education First Credit Union credit card balances. Offer expires December 31, 2019. Balance transfers must post before January 10, 2020. Rate as low as 4.99%. Fixed APR is good on balance transfers only and posted before January 10, 2020. The APR is the advertised rate and can vary based on creditworthiness. Payments shall be applied to the balance with the highest interest rate first. Verification of income and/or other information may be required. Rates, terms, conditions, and promotion is subject to change without notice. Some restrictions may apply.

## Volunteer to Make a Difference!



Each year we elect credit union members to the credit union's Board of Directors. Our board members are the leaders who help guide the credit union into the future. If you are a member in good standing and you would like to serve as a volunteer board member, please complete an application. Applications are available by request in all of

our branches, over the phone, or can be printed from our website.

*All applications must be received by October 31, 2019*

Please return the completed applications by mail to: Education First Credit Union / Attention Nominating Committee / 510 E. Mound St. / Columbus, Ohio 43215; or in person to any of our branch locations.

Applications must be received by October 31, 2019, ballots will be mailed to the membership in January 2020.

## We're Here For You!

**Go Online:** [www.educlu.org](http://www.educlu.org)

**Call Us:**

614-221-9376 / 1-866-628-6446

**CU Access:**

614-221-1136

1-800-342-3643

**Visit A Branch:**

501 W. Schrock Rd. Suite 100  
Westerville, OH 43081

510 E. Mound St.  
Columbus, Ohio 43215

5990 E. Main St.  
Columbus, Ohio 43213

**Vehicle Loans**

Apply Today

**ENJOY EXCLUSIVE SAVINGS EVERY DAY**

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Federally Insured by NCUA

Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



### *Board of Directors*

**Barbara Overholser**  
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