

Join more than 18,000 members of the education community who are improving their financial well-being as members of Education First Credit Union. You'll be on your way to a strong financial future with all the great benefits and services Education First offers its members.

WHAT IS EDUCATION FIRST CREDIT UNION?

Education First Credit Union is a not-for-profit, member-owned financial cooperative founded in 1936 to serve the educational community. With more than \$85 million in assets, we provide financial products, services and educational opportunities to our members to help them save time and money, while actively contributing to their financial well-being. We are a benefit, value and resource to the individuals we serve and the organizations that partner with us.

THE FOLLOWING INDIVIDUALS ARE ELIGIBLE FOR MEMBERSHIP IN EDUCATION FIRST CREDIT UNION:

As part of the educational community in Ohio you and your family members are eligible to become a member of Education First Credit Union.

Membership Includes Faculty and Staff of Ohio:

- Public and Private elementary and secondary schools
- Parochial schools
- Charter schools
- Community colleges
- Technical schools

And

- Students of four-year colleges and universities
- Superintendents and Board of Trustees of the above institutions
- Retirees of all the above institutions
- Educational support service organizations
- Students in Franklin, Delaware and Union Counties (K-12 only) - as well as their family members
- Anyone who attends school, works or worships in either the Worthington or Olentangy school districts or German Village.

HOW IS EDUCATION FIRST DIFFERENT FROM OTHER FINANCIAL INSTITUTIONS?

Unlike most other types of financial institutions who need to generate a profit to satisfy stockholders, we return excess earnings to our members through higher deposit rates, lower loan rates, fewer and smaller fees and access to financial products and programs not available at many other financial institutions. We are mission-driven to improve the financial well being of our members and are committed to helping them achieve financial stability and success. That's why we offer financial education programs for members on everything from budgeting to buying a car.

WHAT FINANCIAL PRODUCTS AND SERVICES DOES EDUCATION FIRST OFFER YOU?

As a full-service financial institution, Education First Credit Union offers many of the products, services and conveniences of any bank, including:

- Checking Accounts
- Savings Accounts
- Visa Credit Cards
- Home Loans – 1st and HELOCs
- Home Improvement Loans
- Signature Loans
- Automobile Loans
- Health Savings Accounts
- Student Loans (Public & Private)
- Savings Certificates
- IRAs
- CU Access - 24 /7 Phone Access
- Business Lending
- 40 Local Shared Branches
- 125 No Surcharge ATMs
- Special Education Loans
(Classroom Supply, Low-Interest Computer, Higher Education, Pay-To-Play)

HOW DOES EDUCATION FIRST ADD VALUE TO YOUR FINANCIAL FUTURE?

We provide members with good advice, helpful, friendly service and the education they need to make the best financial decisions possible. Our free financial education seminars for members include:

- Build a Strong Credit History
- Out-of-Hock / Out- of- Debt
- Pitfalls of Credit Cards
- Budgeting
- Home Buying
- Auto Buying
- Investing Basics
- Wise Use of Credit Cards
- Organize Your Financial Records
- Money Mastery – Wealth Building Tools

HOW DO YOU JOIN EDUCATION FIRST CREDIT UNION?

- 1 DOWNLOAD A MEMBERSHIP APPLICATION**
You can skip the \$5.00 initial deposit requirement – we’re paying that for you!
http://www.educu.org/files/midstate_membership_app.pdf
- 2 CALL 614.255.5383**
a helpful **Education First** representative will guide you through the process
- 3 STOP BY EDUCATION FIRST CREDIT UNION**
Main Office at 399 E. Livingston Avenue, Columbus, Ohio 43215
North Office at 8400 N. High Street, Columbus, Ohio 43235