

WINTER 2012

education *first*  
credit union  
*Our focus. Your future.*



# FOCUS

## Visa Platinum Credit Cards LIMITED TIME ONLY *balance transfer rate of* **2.99%**

Transfer your high-rate credit card balances to an Education First Visa Platinum Credit Card at the great rate of 2.99% APR\*. To apply for a new card, request a credit line increase or to transfer balances simply visit our website, stop in or give us a call.

\*2.99% introductory balance transfer Annual Percentage Rate (APR) for 6 months. After that, your Annual Percentage Rate will be 8.99%, 10.99%, 12.99% or 14.99% based upon your credit worthiness. The APR for Purchases is 8.99%, 10.99%, 12.99% or 14.99% based on your creditworthiness. Your account APR will vary with the market based on the Prime Rate. Transfers are subject to available balance, approved credit and cannot be used for Education First loans. Rate and term subject to change without advanced notice. Some restrictions may apply. Contact the credit union for details.

Please join us for our

## 76th Annual Meeting

**Date:** Saturday, March 3, 2012

**Location:** 501 W. Schrock Rd.,  
Westerville, Ohio 43081

**Time:** Business Meeting  
10:30 am – 11:00 am  
Open house for attendees  
10:00 am – 12:00 pm

Pastries, Cookies, Coffee, Tea  
and Soft Drinks will be provided.

*Please note that the format has changed – there is no cost to attend, there will be no door prizes and no give-a-ways. Reservations are required. To make a reservation please call 614.340.1515 no later than Friday, February 24, 2012.*

## Education First CU to award **\$10,000** in scholarships!

There is still time to submit your application to win one of five \$2,000 scholarships that will be awarded. To be eligible applicants must be high school seniors who will graduate in 2012, attend an accredited 2 or 4 year college or university in the fall of 2012 and be a primary member in good standing at Education First Credit Union.

**To get an application packet:**

- Email us at [marketing@educu.org](mailto:marketing@educu.org)
- Visit our website at [www.educu.org](http://www.educu.org)
- Stop by any of our offices
- Call us at 614.221.9376

*Applications must be postmarked by Saturday, February 18, 2012. All applicants will be notified in writing by March 2, 2012.*

# **ExtraCredit**

**Health Savings Account** A health savings account is a type of deposit account that lets you save tax-free for medical expenses. To be eligible for a health savings account you must have a high-deductible health plan. Contact us for additional details.

**Direct Deposit Your Tax Refund** You can receive your income tax refund safely and quickly by having it direct deposited into your Education First Credit Union Savings or Checking Account. The process is easy & convenient!

**Individual Retirement Accounts (IRAs)** This is a special tax-deferred interest savings program through which you may save for retirement. We offer IRA Savings Accounts and IRA Certificate Accounts. There is no better time than now to save for your retirement.

## *A better way to pay for college* **PRIVATE STUDENT LOANS ARE AVAILABLE!**

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, Education First Credit Union is here to help!

Read more about how to choose student loans and the financial aid process in general by visiting [www.educu.studentchoice.org](http://www.educu.studentchoice.org).

You can also apply for a student loan by calling our 24/7 student lending call center at 1.866.465.2171.



### **Education First Credit Union**

614.221.9376 or 1.866.628.6446

Fax: 614.221.3841

[educu.org](http://educu.org)

### **German Village Office**

399 E. Livingston Ave., Columbus, Ohio 43215

### **Gahanna Office – Clark Hall**

380 Granville St., Gahanna, Ohio 43230

### **Westerville Office**

501 W. Schrock Rd. Suite #100

Westerville, Ohio 43081

### **CU Access** (Our 24/7 audio response system)

614.221.1136

800.342.3643

### **Student Loan Application**

1.866.465.2171

### **Shared Branching Locations**

[sharedbranching.com](http://sharedbranching.com)

### **Voice Activated Shared Branch Locator**

1.800.919.2872

### **Surcharge-Free ATM Text Locator**

Text Message: MY COOP or 692667

### **Dates to Remember**

**Monday, January 16, 2012:**

credit union closed in observance of Martin Luther King, Jr Day

**Monday, February 20, 2012:**

credit union closed in observance of President's Day

*Days and times are approximate and subject to change without advance notice. Please refer to [www.educu.org](http://www.educu.org) for the most up-to-date list of holiday closings and hours.*



Federally-insured by NCUA

## **We are a lender *you can trust* and we have plenty of money to lend!**

**AUTO LOANS!** If you are looking to purchase a new or used car – look no further than Education First Credit Union for your vehicle financing. We offer rates as low as **3.24% APR\*** and flexible repayment terms. Applying is easy! Just visit our website, give us a call or visit one of our branches.

**MORTGAGES!** We offer First & Second Mortgages to meet all your needs. First Mortgages offer low closing costs and free prequalification. Second Mortgages let those that already own

a home use the home's equity to pay for home improvements, seasonal expenses, education expenses and more. We offer Second Mortgages with a variable-rate line of credit or a fixed rate. If you have any questions about home financing or mortgages, contact Sarah Mason, our mortgage specialist, at 614.340.1523 or email at [smason@educu.org](mailto:smason@educu.org).

*\*Annual Percentage Rate. Offer subject to credit approval. Rate and terms are subject to change at anytime and without advance notice.*

