Auto Loan Refinance – Let us see if we can save you money on the car loan you have financed elsewhere. Transfer your loan to us and you will earn a $100 bonus, which will be deposited to your primary share at closing. Minimum loan amount is $5,000.

**Offer good through August 31, 2018**

Some restrictions may apply. Offer is subject to credit approval. Auto loans currently financed through Education First Credit Union cannot be refinanced with this offer. Please present this flyer to receive this special offer. Not to be combined with other credit union offers. A $100 deposit will be paid to members whose refinanced auto loan is at least $5,000, the bonus will be deposited into your primary savings account within 60 days of loan closing.

Home Equity Loan – Open a new home equity loan with the credit union, or transfer one from another lender and earn a 1% bonus, up to a maximum of $500. Minimum loan amount is $10,000 and maximum is $100,000.

**No out of pocket costs, no pre-payment penalties, and no annual fee!**

**Offer good through August 31, 2018**

**Offer good on all applications taken by August 31, 2018**

Home Equity Loans are subject to underwriting guidelines. Some restrictions may apply. Bonus is valid for 1% of the balance transferred, not to exceed $500. Please present this flyer to receive this special offer. Not to be combined with other credit union offers. The earned bonus will be deposited into your primary savings account within 60 days of loan closing. NMLS#811029.

NEW VISA PLATINUM CREDIT CARD - If you don’t have one, now is the time to act. Rates as low as 10.74% APR*. Members can request balance transfers, which will be at a rate of **5.99% APR for the life of the balance transfer!**

**Offer good through August 31, 2018**

*APR=Annual Percentage Rate. 5.99% APR on balance transfers for the life of the balance. No Annual Fee, No Application Fee, No Balance Transfer Fee. Offer is good for new credit cards with Education First Credit Union. Not to be combined with other credit union offers. Offer is subject to credit approval. Some restrictions may apply. Balance transfer(s) must post before September 8, 2018. Payments shall be applied to the balance with the highest interest rate first. Rates, terms, and conditions are subject to change at any time and without advance notice. The credit limited will be determined by Education First and will not exceed $10,000.
Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CU-NA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America.

To Serve You Better -
Our German Village Office Is Moving!

The new office is only 3 blocks north of our current location (399 E. Livingston Ave.)

510 E. Mound St.
Columbus, OH 43215

Our New Office Will Feature:
- Full-Service Lobby
- 24 Hour ATM
- Night Depository
- Free Coin Counting
- Saturday Hours & Plenty of Parking!

Opening Late 2018

Work With Someone Who Cares!

- 401 (K) / Pension Rollovers*
- Retirement Planning
- Education Funding
- Mutual Funds
- Life Insurance
- Long-Term Care Insurance
- Wealth Management

Don Brown
Investment Advisor Representative
614-340-1499 Toll Free 1-866-628-6446 ext. 109
Donald.Brown@cunamutual.com
Education First Investment Services
Located At:
Education First Credit Union
399 E. Livingston Ave.
Columbus, Ohio 43215

Investment Services from a Familiar Face in a Familiar Place. Visit or call Don Brown at our German Village Branch or call him at 614-340-1499 for an appointment.

Looking to lay the foundation for a new home, buy an existing home or refinance your current mortgage loan?

We have a wide variety of mortgage options and we are confident that we have a solution for your specific needs. As your credit union, Education First is the very best place to turn to for your home borrowing needs. As a credit union member, you can enjoy:

- A low fixed or variable rate on your home loan
- Quick and convenient closing process
- Potential tax savings

There is no better time than now to start saving money on your home loan!

As the Mortgage Loan Officer for Education First Credit Union, you can call me directly at 614-340-1504 to get started, or visit us at educu.org and click on Loans, then Home Loans.

One thing you can always count on from us, our recommendations will serve your personal financial best interests...every time, without fail. Call us today, and we will get started.

We welcome the opportunity to do more business with you, and we thank you for your membership.

Sincerely,
Dorothy Hines
Education First Credit Union
Mortgage Loan Officer
NMLS #744519
Education First CU NMLS #811029

Some restrictions may apply. Subject to borrower’s ability to qualify and satisfactory appraisal of subject property.