



In observance of Memorial Day—our offices will be closed on Monday, May 27, 2019

Mobile Banking, Online Banking & CU Access are always open.

# FOCUS

May 2019

*Savings Options & Lending Solutions.*

## Mortgages - Your Dreams Can Become a Reality!

Every house needs a solid foundation, and a mortgage from Education First Credit Union is just the foundation you need! Whether you are applying for a new mortgage, or refinancing your existing mortgage we will be there for you every step of the way.

*To apply or for more information  
Contact Dorothy Hines Today!  
614-340-1504 / dhines@educu.org*

NMLS#744519 / Education First Credit Union NMLS #811029



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

educationfirst  
credit union

*The Smart Choice In Banking.*



Federally Insured by NCUA

## Ditch Your High Rate Credit Cards!

Balance Transfers As Low As 4.99% APR\*

**For the Life of the Balance!  
Limited Time Only!**

- No Annual Fee
- No Balance Transfer Fee
- Low Minimum Payments

**Transfer your balances today – give us a call, stop in a branch, or apply online!**

\*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 August 31, 2019. Balance transfers must post before September 10, 2019. Rate as low as 4.99% Fixed APR is good on balance transfers only and posted before September 10, 2019. 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.

Have you checked your credit card statement lately?

You could be paying unnecessary fees, or worse, a higher rate than you realize.



**YOUR CREDIT UNION Travels**  
WITH YOU EVERYWHERE!

WE HAVE MORE THAN 5,000 SHARED BRANCHES WORLDWIDE

**CO-OP SHARED BRANCH**

Learn more about Shared Branching and download the free locator app

LOVE MY CREDIT UNION REWARDS

NO STRINGS ATTACHED

**\$100 CASH FOR EVERY NEW LINE ON UNLIMITED LINES**

AND ENTER TO WIN \$50,000

Get Cash Rewards

Education First Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day! Start saving today at:

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

**TEACHERS ARE OUT OF THIS WORLD**

TEACHER APPRECIATION WEEK<sup>SM</sup>

May 5-11, 2019

#ThankATeacher

National PTA  
everychild.ourvoice<sup>®</sup>

**Teacher Appreciation Week**

WE ♥ TEACHERS

**We're Here For You!**

Go Online: [www.educu.org](http://www.educu.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

**Exclusively for Teachers!**  
*Interest—Free Classroom Supply Loan*

A loan designed to help teachers stock their classrooms with the supplies needed for students to do their best!

- ◆ Borrow \$1,000
- ◆ 12 Month Repayment
- ◆ Interest Free

*Apply Online, In Person, or Over the Phone!*



Copy of current teaching contract, and \$49 application fee is required (\$25 of the application fee is used to fund teacher and student grants / scholarships).

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