



A Letter from the CEO

Happy New Year! I hope you and those close to you had a very happy and relaxing holiday season!

I would like to thank all of our members for a very successful 2019 and we look forward to continuing to meet your financial needs in 2020.

Jerome Valco
CEO

Everyone has financial goals. Whether you're looking to increase your savings or to buy a new home or car -- our focus at OHecu is to help you achieve your goals. Talk with a Member Service Representative at your local branch or through our Call Center to discuss all of the products that we have available to meet your individual needs.

Are you looking to make any home upgrades this winter? What about a dream vacation? We recently lowered rates on our Variable Rate Home Equity Line of Credit. Let the equity you've built in your home start working for you!

Now is the time of year when calls from scammers and fraudsters start to increase. Visit the Financial Resource Center at **OHecu.com** to learn about ways you can arm yourself against scams, fraud, and identity theft. Many scammers will advise you to purchase a gift card and share the card number with them as a way to take your money. Please know that The Ohio Educational Credit Union will never advise you to purchase a gift card to pay an unpaid balance. If you would like to confirm that you were contacted by OHecu, you can verify by calling the Member Service Center at 216-621-6296.

OHecu has been proudly serving members since 1933 and we look forward to serving our members for years to come.



Why wait until the Spring?

Transform your home this winter with a Home Equity Line of Credit from **OHecu**.

Apply today at [OHecu.com](https://www.ohecu.com)!

** APR = Annual Percentage Rate. This is a variable rate and may change based on the Prime Rate as printed in the Wall Street Journal published 10 days prior to the end of each month. The applicable interest rate is the higher of 3.25% or Prime -0.51%. As of January 1, 2020 the rate is 4.24%; this is the best rate available only to OHecu members with Tier A+ or better credit; and is based on an 80% loan to value, owner occupied principal residence. This product cannot be used to refinance an existing OHecu Home equity Line-of-Credit. It can be used as an additional line-of-credit, subject to available equity and lien position. Rates are subject to change without notice. All loans subject to approved credit. Interest Only payment options are available.

Loan fees and closing costs, which generally total between \$150 and \$400, are waived. If OHecu pays these fees on your behalf and you close your Variable Rate Home Equity Line of Credit within the first three years of opening, you agree to reimburse OHecu these fees.

New Year, New Ride

Whether the vehicle you want is a new or used car, truck, or SUV, OHecu offers low rates and payment terms to help keep you within your budget.

You can get pre-qualified before you start shopping for your next vehicle by applying at **OHecu.com!**

Already have an auto loan financed at another bank or credit union? OHecu may be able to help you save on your monthly payments with an auto loan refinance.



Learn more at **OHecu.com** to view OHecu's loan rates and payment terms or to apply today.

Arm Yourself Against Fraud

At OHecu, we're committed to helping you avoid common scams and fraud to help keep you and your information safe.

Recently, we've had members call-in to the Member Service Center stating that fraudsters have contacted them pretending to be calling on behalf of their financial institution. Furthermore, these scammers have informed individuals that they have an outstanding balance and need to resolve this by purchasing a gift card or wiring them money.

The Ohio Educational Credit Union will never contact you and advise you to purchase a gift card or wire us money.



If you would like to confirm that you have actually been contacted by The Ohio Educational Credit Union, please contact the Member Service Center at **216-621-6296** or **800-552-6328**.

Go to **OHecu.com** to read more about ways you can arm yourself against fraudsters and scammers.

Employee Spotlight

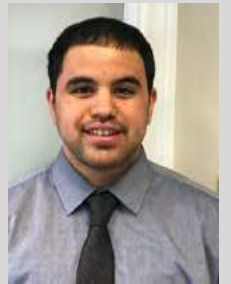
Janet J.
Member Service Representative

Janet started as a Member Service Representative with our Online Services/Call Center Department in September. Janet has over 20 years of experience in banking and financial services.



Nathan P.
Accounting Specialist

Nathan started as an Accounting Specialist in November. Nathan has his Bachelor's Degree in accounting from Cleveland State University. He has accounting experience in financial services and property management.



Contact us

Branches

Cleveland: 216-357-5200

Lakewood: 440-775-0037

Oberlin: 440-775-0037

Zanesville: 740-452-1009

Member Service Center

216-621-6296

"TONI" the Touch-Tone Teller

216-696-6600

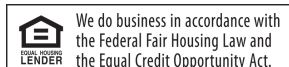
Student Loan Center

877-289-1199

VISA

24/7 Cardholder Assistance

800-790-7728



THIS INSTITUTION IS NOT FEDERALLY INSURED.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY