AN OHECU PUBLICATION
member PERSPECTIVE
January 2019

The Ohio Educational Credit Union

A Letter from the CEO

Jerome Valco
CEO

Happy New Year! I hope that you had a wonderful holiday season with family and friends.

We have a lot planned at The Ohio Educational Credit Union (OHecu) during 2019 and are excited about some of the new products and services that we will be offering to our membership.

We recently introduced our new Fixed Rate Home Equity Line of Credit (HELOC) product. With this new Fixed Rate HELOC, you will no longer have to worry about interest rate changes. You can use the HELOC to finance home improvements, consolidate bills, etc. It's easy to apply at www.ohecu.com, in person at one of our branches or through our call center.

Are you looking to purchase or refinance a home? We are able to offer a variety of first mortgage products to meet your home financing needs. Contact our experienced Mortgage Loan Consultant – Mike Mulhall – at 216-621-6296 Ext. 3030 or at mmulhall@ohecu.com.

At OHecu, we are always looking for opportunities to upgrade and/or introduce new technology to our members. Our Home Banking and Mobile Banking platforms will offer some additional features in the coming months – so watch for the announcements! These two services are extremely popular with our members and we continue to invest in ways to make them even better.

We take our role in delivering quality financial services and exceptional member value very seriously. The fundamental principles of a financial cooperative and the credit union philosophy of "People helping people" drive what we do every day for our members.

We sincerely appreciate your continued loyalty and ask that you consider using OHecu as your primary financial services provider (if you don't already) and are always appreciative of the many referrals of family, friends and co-workers that we receive from our members.

New Fixed Rate Home Equity Line of Credit

Rates as low as

5.50% APR*

Apply online or visit your local branch!

* APR= Annual Percentage Rate. This is a fixed rate as of January 1, 2019 and is the best rate available to OHecu members with Tier A+ or better credit; and is based on an 80% loan to value, owner occupied principal residence.

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

Upcoming Events & Announcements

86th Annual Meeting Date Announced

Saturday, April 6th | Parma Library
2121 Snow Road - Parma, OH
8:00 AM - 11:30 AM

RSVP at OHecu.com

Join us for light refreshments and snacks. Meet the OHecu staff and ask any questions you have about the credit union.

We look forward to seeing you!

Take OHecu with you on the go!

Mobile banking is a convenient way to access and manage your OHecu accounts with your smartphone or mobile device. One of the most convenient features of the mobile banking app is the ability to deposit checks into your account using your smartphone.

Download the OHecu app today from the App Store℠ or Google Play™ for your Apple or Android device.*

Available for iPhone®, iPad®, Android™, Android Tablet™ and Kindle Fire™ The Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Google Play is a trademark of Google Inc. Kindle Fire, Amazon, the Amazon Kindle logo, and the Kindle Fire logo are trademarks of Amazon.com, Inc. or its affiliates.

*Message and data rates may apply from your wireless carrier.

Employee Spotlight

Tammy T.
Manager, Online Services

Tammy started with OHecu in June of 2018. She is responsible for managing our Call Center, on-line account opening and a number of other related initiatives. She has over 20 years of retail banking and e-branch management experience.

Tamika C.
Representative, Call Center/eServices

Tamika started with OHecu in October of 2018. Tamika has over 10 years of experience in banking, customer service and call center support.

Contact us

Branches
Cleveland: 216-357-5200
Lakewood: 216-221-3800
Oberlin: 440-775-0037
Zanesville: 740-452-1009

24/7 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

Follow us!

EQUAL HOUSING LENDER
We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

ASI YOUR DEPOSITS ARE INSURED TO $250,000 PER ACCOUNT.
THIS INSTITUTION IS NOT FEDERALLY INSURED. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.