

October 2019

PERSPECTIVE



The Ohio Educational
Credit Union



Jerome Valco
CEO

A Letter from the CEO

The leaves are starting to change as fall is officially here. I hope you had an enjoyable and relaxing summer.

It's been an extremely busy time here at OHecu as we continue to strive to bring you the products and services to help meet all of your banking needs.

Join us on Thursday, October 17th to celebrate International Credit Union Day 2019. ICU Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, and share member experiences.

I'd like to thank all of you for remaining patient and understanding as we underwent several system upgrades both in our branches and our administrative office in recent weeks.

Earlier this year, we introduced our new Live Chat feature, which is available through Home Banking and Mobile Banking. You now have the ability to chat with an OHecu representative directly through Home Banking without the need to call the Member Service Center.

With Fall in full-swing, now is a time when many start thinking about getting a new or used vehicles before Winter arrives. We recently lowered our auto loan rates to as low as 3.24% APR*. Before going to the dealership, you can get pre-approved at your local branch or by going to OHecu.com.

I would like to once again thank you for choosing The Ohio Educational Credit Union as your financial partner. Your feedback is very valuable to us - please go to OHecu.com/review to leave us a Google or Facebook review and tell us about your OHecu experience.

Auto Loan Rates are
FALLING



Rates as low as

3.24%^{APR*}

Apply online or visit your local branch!

* Payment of \$367.20 on a \$24,000 loan amount for 72 months with an interest rate of 2.99% (Annual Percentage Rate 3.24%). The rate of 2.99% (Annual Percentage Rate 3.24%) is the best rate available only to OHecu member with Tier A+ credit, on a 2012 and newer model, no down payment on the purchase, with automated payment from an OHecu account and first payment due in 30 days. If for any reason the automated payment from an OHecu account is terminated either voluntarily or by OHecu due to any account abuse, the interest rate on the loan will increase by 0.25% for the remainder of the loan, the monthly payment will remain the same and the term of the loan will automatically extend. Rates subject to change without notice. All loans subject to approved credit. Other competitive rates and terms available.

Upcoming Events & Announcements

Zanesville Branch Hours Changing on November 11th

At OHecu, we focus resources on providing you optimal access to manage your money and build your financial well-being.

In recent years, our members have increased use of OHecu's convenience services such as: Home Banking, Mobile Banking, TONI, Remote Check Deposit, and other technology. As a result, we have seen a decrease of member visits to branch offices and our drive-thru.

Because of this, we will be modifying our Zanesville branch hours starting Monday, November 11th to better allocate resources to enhance your service experience.

The new branch and drive-thru hours are as follows:

Monday - Thursday: 8:30am - 4:30pm

Friday: 8:30am - 6:00pm

Saturday: Closed

Sunday: Closed

Love OHecu? Let us know!

Your feedback not only helps us, it helps other potential members know what to expect when looking at OHecu to be their credit union.

Leave us a Google or Facebook review today by going to: [OHecu.com/review](https://www.ohecu.com/review).



Employee Spotlight

Chrisan C.

Senior Accountant



Chrisan started at OHecu in July. Chrisan has her degree in Accounting from Ohio University and an MBA from Cleveland State University and brings over 20 years of experience to the Accounting Department.

Lindy A.

Business Solutions Analyst



Lindy joined OHecu in July in a newly created position. Lindy is a graduate of The Ohio State University and has almost 10 years of experience in the financial services and insurance industries.

Contact us

Branches

Cleveland: 216-357-5200

Lakewood: 216-221-3800

Oberlin: 440-775-0037

Zanesville: 740-453-1009

Member Service Center

216-621-6296

(Toll Free) 800-552-6328

"TONI" the Touch-Tone Teller

216-696-6600

Student Loan Center

877-289-1199

VISA

24/7 Cardholder Assistance

800-790-7728

