



Emerald News

April 2020

Hours of Operation:

Monday and Tuesday:

8:30am - 5:00pm

Wednesday:

Lobby:

8:30am - 12:30pm

Drive-Thru:

8:30am - 12:30pm

Closed for Lunch

12:30pm - 2:00pm

2:00 pm - 5:00pm

Thursday and Friday:

8:30am - 5:15pm

Online Banking:

(24/7 Banking)

Website:

www.emeraldcu.com

Click on online banking

Login ID: account number

Password:

New members/first time logging
on:

Password given by tellers

Members that have

already logged in:

Use password you created after
first login

ARFUS:

Your local 24 Hour Teller

(864)388-9810

EASY TO USE STEPS:

1. ENTER YOUR ACCOUNT #
2. ENTER YOUR PERSONAL ID#
(LAST 4 DIGITS OF YOUR SS#)
3. ENTER YOUR SHARE ID#



Emerald Credit Association's board, committee, and employees
want to thank each and every one of our members who attended
our annual meeting.

We are looking forward to seeing all of you next year!



EMERALD CREDIT ASSOCIATION
FCU PRESENTS:

A LIMITED TIME CAR LOAN OPPORTUNITY

**WHEN YOU PURCHASE A NEW OR
USED AUTO:**


Take .25% off Emerald's current rate & you
are entered to win 1 of 3 \$100 Gift Cards!*

**WHEN REFINANCING FROM
ANOTHER FINANCIAL INSTITUTION:**

Cut your current rate IN HALF & you are
entered to win 1 of 3 \$100 Gift Cards!*

CANNOT EXCEED OUR FLOOR RATE OF 2.25%

*LOANS SUBJECT TO CREDIT QUALIFICATIONS AND APPROVAL ACTUAL RATE MAY BE HIGHER DEPENDING UPON APPLICANT
CREDIT RATING AND LOAN TERM. PROGRAMS, RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. *



VACATION CLUB PAYOUT:

Pick up your vacation club savings **May 1st - May 8th**. Any check that are not
picked up will be deposited into share account.

It's never too late to open a Vacation Club and save for a trip of a lifetime! Come
into the credit union and speak with a teller now!



*Trying to fix your credit?
Check your credit score for FREE here.*

Check 
Your Credit
Report

FREE CREDIT REPORT
1-877-322-8228
www.annualcreditreport.com

**EMERALD HOLIDAY
CLOSINGS**

**MEMORIAL DAY
MONDAY, MAY 25TH, 2020**

PONDERING ON YOUR 2020 SUMMER VACATION?

GET THE RELAXATION YOU NEED & GO ON THE VACATION YOU DESERVE!

APPLY FOR A VACATION LOAN WITH EMERALD AND GET UP TO

\$3,000 AT A 10% APR!

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Annual Notice Regarding Non-Visa Pin-less Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR/CIRRUS network(s).

The rights and protections applicable only to Visa debit transaction, including additional consumer liability limits and streamlined

error resolution procedures, as described in your Electronic Fund Transfers

Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

Thank You,
Emerald Credit Association FCU

Our Privacy Notice has not changed.

**It can be accessed on our website or
thru the office.**

