



Emerald News

Emerald Credit Association
Federal Credit Union

April 2019

Hours of Operation:

Monday and Tuesday:

8:30am - 5:00pm

Wednesday:

Lobby and Drive Thru:

8:30am - 12:30pm

Closed for Lunch

12:30pm - 2:00pm

DRIVE THRU ONLY

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

If you have any questions contact the
credit union during business hours at
864-223-9135

Visit our website

WWW.EMERALDCU.COM



PROMOTION ALERT!!!

SAVE YOUR MONEY!

Bring your secured loan on your vehicle over to Emerald!

REFINANCING YOUR VEHICLE WITH EMERALD

1%** LOWER APR*

NO PAYMENTS FOR 60 DAYS



FINANCING A NEW VEHICLE WITH EMERALD

THE LOWEST POSSIBLE APR*



*INTEREST RATE IS BASED ON INDIVIDUAL'S CREDIT HISTORY

**FLOOR INTEREST RATE

Whether abroad or cross country...
explore the world by exploring Emerald's great deals on vacation loans
Your "someday" vacation could be your 2019 summer



Finance your Summer Vacation

with up to 3,000 dollars

at a 10% APR*

EMERALD HOLIDAY CLOSINGS

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th



Carowinds tickets will now be offered through online purchase! 2019 Carowinds tickets will be 43.00 + tax.

Go online to www.carowinds.com/save and enter CCUL for both the username and password in all caps!



Six flag tickets are offered through online purchase!
2019 Six Flag tickets will:

Six Flags Over Georgia - \$46.99

Six Flags White Water - \$40.99

Combo Season Pass - \$69.99 (access to all 3 parks and free parking)

Go online to www.sixflags.com/overgeorgia or www.sixflags.com/whitewater and enter code CCUL

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 you 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

EMERALD BOARD, COMMITTEE AND EMPLOYEES SEND A HUGE THANK YOU TO THOSE WHO ATTENDED EMERALD 50TH ANNUAL MEETING! LET'S GO FOR 50 MORE!

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 to 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!

Online Banking Password Changes:

Emerald now has new password requirements for our online banking accounts!

NEW REQUIREMENTS:

- At least ONE UPPER CASE LETTER
- At least ONE NUMBER
- Has to be within 4 to 10 CHARACTERS

ADDRESSES!

PLEASE KEEP ALL YOUR INFORMATION (ADDRESSES AND PHONE NUMBERS) UP TO DATE, SO YOU CAN STAY INFORMED! COME IN TO THE CREDIT UNION AND ASK YOUR TELLERS FOR ASSISTANCE!

Real Time Alerts for your Emerald Debit Cards

Visit Emerald website and click on the links icon to set free alerts on your Visa debit card to receive texts with debit card activity minutes after the transactions are made. Alerts can help protect you against fraudulent activity and identity theft. If you have any questions, you may contact us at (864)223-9135

There is no charge from Emerald Credit Association FCU, but message and data rates from your wireless provider may apply.

Dormant fees apply to share accounts that have not been used within a year. TO REACTIVATE YOUR ACCOUNT MAKE A DEPOSIT OF ANY AMOUNT.

Blocked States for Debit Cards

ALABAMA	ARIZONA
FLORIDA	GEORGIA
ILLINOIS	INDIANA
MARYLAND	MICHIGAN
MINNESOTA	VIRGINIA
NEW JERSERY	NEW YORK
OHIO	TEXAS
PENNSYLVANIA	

Pin-Force State

*(Requires your pin for card use)
(This will only effect customers if they travel to these state!)*
**North Carolina California
Kentucky**



FREE CREDIT REPORT
1-877-322-8228

www.annualcreditreport.com

**Our Privacy Notice has not changed.
It can be accessed on our website or
thru the office.**