



# Emerald News

Emerald Credit Association  
Federal Credit Union

October 2020

### 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](http://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

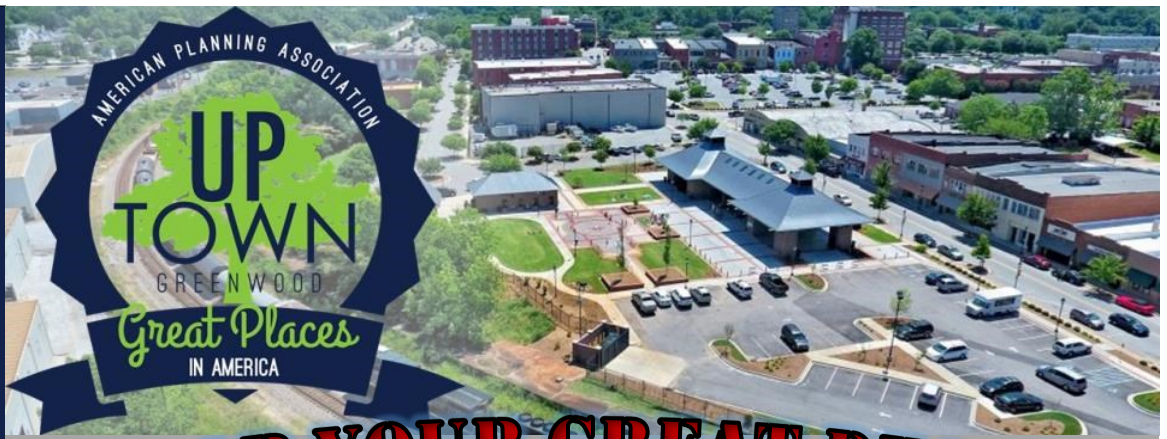
already logged in:

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



# GRAB YOUR GREAT DEAL, BEFORE THE SMOKE CLEARS! NO PAYMENTS FOR 60 DAYS!!!

-BUY NEW/REFIANCE NEW VEHICLE (2021 - 2019) RATES AS LOW AS 2.00%\*

-BUY USED/REFIANCE VEHICLE (2020 - 2016) RATES AS LOW AS 3.00%\*

-BUY USED/REFIANCE VEHICLE (2015 AND OLDER) RATES AS LOW AS 4.25%\*



\*Loan 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.



## Holiday Loan Special

The Holidays should be hassle free,  
filled with good food,  
cherished loved ones, and smiles!

Let Emerald take some  
"Holiday pressure"  
off your shoulders!

We have holiday loans for you!

**Up to \$3,000 at 10%\* for qualifying members**



## Skip-A-Pay

Want extra money for Christmas?  
Skip a payment for the month of  
December!

All you have to do is pay \$25.00 per  
loan skipped and skip your December  
payment!

Come in and sign-up by  
**November 30th, 2020.**

\*Some restrictions apply

### EMERALD HOLIDAY CLOSINGS

Columbus Day

Monday, **October 12th**

Thanksgiving Day

Thursday, **November 26th**

Friday, **November 27th**

Christmas Eve

Closing at **12:00pm**

Christmas

Friday, **December 25th**

New Years Day

Friday, **January 1st**

## BLOCKED STATES

- ALABAMA (AL)
  - ARIZONA (AZ)
  - FLORIDA (FL)
  - GEORGIA (GA)
  - ILLINOIS (IL)
  - INDIANA (IN)
  - MARYLAND (MD)
  - MICHIGAN (MI)
  - MINNESOTA (MN)
  - NEW JERSEY (NJ)
  - NEW YORK (NY)
  - OHIO (OH)
  - PENNSYLVANIA (PA)
  - TEXAS (TX)
- PIN FORCE STATES
- CALIFORNIA (CA)
  - KENTUCKY (KY)
  - NORTH CAROLINA (NC)



## ARFUS

Your local 24 Hour Teller  
(864)388-9810

Emerald Credit Association FCU

### EASY TO USE STEPS:

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

ENTER YOU SHARE ID#

### List of Share Account Numbers

- 1 - Savings
- 21 - Savings
- 401 - Christmas Club
- 402 - Vacation Club
- 551 - Regular Checking
- 552- No Check Checking
- 561 and 562- Checking with \$1000 min.
- 571 - Senior Checking
- 572 - Senior No-Check Checking

# CHRISTMAS CLUB PAYOUT

Pick up your hard earned Christmas savings

WITHOUT CHARGE **November 2st thru the 6th!**

Can't make it to Emerald in time? You can also call and get it transferred to your checking or saving accounts!

Don't want to touch it? That's ok too, you can keep your money saved until the next Christmas Payout!

Don't have a Christmas Club?

**It's never too late to get one!**

It's easy , fast, and you can have a small portion of your payroll go in every pay period!

## Emerald Learning Corner



### WHY IS BEING FINANCIALLY FIT SO IMPORTANT?

SIMPLY PUT, YOUR CREDIT HISTORY CAN IMPACT:

- PURCHASING A CAR/HOME
- THE INTEREST RATE YOU RECEIVE ON A LOAN
- RENTING AN APARTMENT OR HOME
- AUTO AND LIFE INSURANCE
- SEEKING EMPLOYMENT

YOUR CREDIT HISTORY IS A REPORT CARD FOR EVERYONE TO SEE. IT TELLS OTHERS ABOUT YOUR COMMITMENT AND RESPONSIBILITY TO YOUR CURRENT DEBT AND WHETHER YOU ARE A "GOOD" RISK FOR ADDITIONAL DEBT. REMEMBER SOME DEBT IS A NORMAL PART OF LIFE BUT DEBT NOT WELL MANAGED CAN HAVE BAD CONSEQUENCES ON YOUR FUTURE AND LIFESTYLE!

### OBTAIN YOUR FREE CREDIT REPORT:

[WWW.ANNUALCREDITREPORT.COM](http://WWW.ANNUALCREDITREPORT.COM)

1(877)322-8228



## MOVIE TICKETS STILL HERE

MOVIE TICKETS FOR PREMIERE CINEMA 10 IN GREENWOOD, SC ARE AVAILABLE FOR \$7.35

THESE MOVIE TICKETS NO LONGER HAVE AN EXPIRATION DATE!

# E-STATEMENTS

If you are currently getting paper statements, and you would rather get them sent to your email address, come on in and sign up for E-STATEMENTS!!