**Happy New Year!** We hope you will enjoy using our 2019 Education First Credit Union calendar that we have personalized just for you!

**For those of you who are members at Education First**, we thank you very much for your business. Please turn to us first for any and all of your financial needs. You can always count on us to make recommendations that are in your financial best interests. **For those of you who may not know us**, we provide financial products and services to people who work in education. We have been in business for eighty-three years and we are the only credit union in the state of Ohio chartered specifically to serve educators. Our staff and Board of Directors has the highest regard and respect for teachers, school secretaries, food-service workers, bus drivers, maintenance staff and administrators. And, anyone who works in education in any capacity is eligible to join and take advantage of our excellently priced products and services.

At Education First Credit Union we offer loans for all sorts of purposes. From auto loans, to home equity loans and lines of credit, mortgages, loans for boats, RV's, motorcycles, home improvements, unsecured personal loans and VISA credit cards. We offer all of these at very competitive rates, in fact, quite often we have the best rates in the market. Same with deposits and investments. We offer a full array of investment products and services, along with retirement planning, life insurance, long term care coverage and wealth management.

We also offer in-depth credit reviews to determine if we can save you money without adding any additional debt. Frequently, we can reduce the rate and / or payments you are making now for your home, car and credit card account. You can also count on us for supporting financial literacy in your school. We offer classes from thirty minutes to two hours based on your needs. We have a curriculum of close to forty different topics related to managing money, understanding credit, budgeting, investing and planning for retirement, and so forth.

Please turn to us first for any of your banking needs. We think you will be very glad that you did. Lastly, we have an array of special offers that are unique to Education First Credit Union. Some of these may be just what you are looking for. You can reach us at 614-221-9376 or at www.educu.org. We extend an open invitation to you to visit our branches at your convenience to learn more. Thank you for your time!

Downtown Office  510 East Mound St.  Columbus, Ohio 43215  
Joyce Tackett, Manager

Reynoldsburg Office  5990 E. Main Street  Columbus, Ohio 43213  
April Monterotti, Manager

Westerville Office  501 W. Schrock Rd.  Westerville, Ohio 43081  
Spenser Fonner, Manager

Please review the following information for details on some special offers.
EXCLUSIVELY for TEACHERS

Interest – Free
Classroom Supply Loan
A loan designed to help teachers stock their classrooms with the supplies needed for students to do their best!

♦ Borrow $1,000
♦ 12-month repayment
♦ Interest FREE
Apply Online, In Person or by Phone

Thinking of buying, taking advantage of your home's equity, or refinancing your home?
We offer a wide variety of home financing options to meet your unique needs.

Contact our Mortgage Specialist, Dorothy Hines, today!

Home Loans

614.340.1504 dhines@educu.org

Institution NMLS #811029
Individual NMLS# 744519

Some restrictions may apply. Subject to borrower's ability to qualify and satisfactory appraisal of subject property.

Share Secured Loans ~ NO credit requirements!
Let your money continue to work for you in a savings account, money market or share certificate of Deposit. Use the account as collateral for a share secured loan.
Rate is 2% over the rate on your savings, money market or certificate.

Some restrictions may apply.

Visit us at www.educu.org or 614-221-9376 or Toll Free at 866-628-6446