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education*first*
credit union



Education First Credit Union

Our Focus. Your Future.

The Credit Union Difference

Since 1936, Education First has been a Benefit, Value, and Resource for the education community.

Today, we are the credit union chartered specifically *to serve the education community in the entire state of Ohio*, including faculty, staff, students, alumni, and support personnel. Our members represent all facets of the education community, from grade school through college.

Our focus is your future!

We provide financial products, services and educational opportunities for our members to help them save time and money, while actively contributing to their financial well-being.

Credit Unions offer financial services like banks, but there is a huge difference. Credit Unions are ***not-for-profit financial cooperatives***, owned by their members.

The money we earn is returned to our member/owners in the form of higher dividends on savings, lower rates on loans, and fewer fees.

So the choice is pretty clear, become a member/owner at Education First Credit Union and share in the earnings, or be a customer at a bank and help them earn more money.

That is the Credit Union Difference!

We make it easy to join!

You can go online and complete our membership application, use the enclosed member application and postage paid envelope in this brochure, or just visit one of our branches.



Personal Savings

We offer a wide variety of saving and checking account options for our member/owners. With our competitive rates you will likely earn much more at Education First Credit Union.

- Regular Savings Accounts
- *Insured* Money Market Accounts
- Certificates
- IRAs
- Health Savings Accounts (HSAs)
- Holiday Club Accounts
- Youth Savings Accounts

Your money is federally insured at your credit union for \$250,000. In addition, we offer private placed insurance through Excess Share Insurance for an additional \$250,000 in coverage.

Checking Account Options

We have the options you need for checking, whether you are looking for a checking account that pays a monthly dividend or a totally free checking account. We even have an attractive option for members who may have had trouble managing their checking accounts in the past.

Here are the three outstanding checking account options we offer:

FREE Checking Account

Perfect for members looking for the benefit of a free checking account.

Dividend Checking

If you carry larger balances in your checking, this is the one for you!

Fresh Start* Checking

Ideal for consumers who may have had trouble managing checking accounts in the past.



* Fresh Start Checking requires Direct Deposit. You may apply for our Free Checking Account after 12-months of satisfactory performance and completion of our Checking Account Balancing Module.



Loan, Mortgage, and Credit Card Options

Your credit union offers a full-line of loan products, tailored to meet the financial needs of educators and those in the education community. From the simple classroom supply loan to a 30-year mortgage loan, we have the loans you need.

We are here to help turn your dreams into reality. And we make it easy! You can apply in-person, over the phone, by mail, and online.

Home Loans

When you are ready to buy the home of your dreams, we are here to help. We can help you start your home search on our website with an exclusive link to all of the home listings in your area. We can also prequalify you and help you select the right loan product. We are your best choice for a home loan.

Home Equity Loans

Whether you need a home equity loan or a home equity line-of-credit, we have what you need. Our home equity loans feature great rates and exceptionally low fees.

New and Used Auto Loans

When you are looking to buy your next car we invite you to explore the options Education First Credit Union has available. We offer outstanding rates and flexible terms.

Student Loans

As the credit union for the education community, we offer one of the best student loans you will find.

Our student loan product, CU Student Choice, is the premier private student loan to help pay for your investment in a college education. You can apply 24/7 directly from our website (educu.org) or by phone (866-465-2171).

Platinum VISA

We offer our members exclusively the VISA Platinum Card.

Regardless of your credit line, we are pleased to provide you with the best card available. With no annual fees and rates starting as low as prime + 5.74% (currently 8.99% APR) there are few, if any, cards that match the value we deliver.



Design-It™ Photo Card

You can build your own Visa Platinum card! Want to have a family picture, the grandkids, a favorite pet, or your spouse on the front of your card? You can!



At Education First, we let you build your own card with your personal photo of choice.

Family Card

Do you have kids in college, or who are just starting out on their own, that are looking for a responsible way to have their first credit card? We have the perfect card for them to start learning how to manage credit responsibly, our Family Card. Call us for details.



Education Community Benefits

Our focus is on your future. We have developed unique products, services and programs that help meet the needs of the education community.

- Continuing Education Loans
- Classroom Supply Loans
- Pay-to-Play Loans
- Computer Loans
- Financial Literacy Initiatives
 - Reality Days
 - Basic Financial Counseling
 - Lunch and Learns
 - Home Buying Seminars
 - Student-Run Credit Unions



FoolProof™

FoolProof is a fun, free, web-based financial education program for high school students, college students, and families. It is available for our members at no cost. We also make this available for school districts and colleges in Ohio as a resource to help provide financial education for their students.

Convenient Access

Which financial institution has the 4th largest branch network in the country? If you guessed Education First, you are right on target!

Credit unions across the country have joined together to create the 4th largest branch and surcharge-free ATM network in the USA. Our member/owners enjoy the convenience of more than 4,000 shared branch locations and over 21,000 surcharge-free ATMs.



We offer a complete suite of online services including:

- Free Online Banking
- Free e-Statements
- Free Online Bill Pay
- Online Loan Applications

These services are available around the clock for your convenience. Visit our website at educu.org and see how convenient we make banking.

Family Membership

Once you open your account at Education First Credit Union, your immediate family members are also eligible to open accounts. Many of our members enjoy great satisfaction in bringing credit union membership to those they love.





Corporate Office

501 W. Schrock Rd., Suite 400
Westerville, Ohio 43081
614.221.9376
1.866.628.6446
fax 212.8127
www.educu.org

Westerville Office

501 W. Schrock Rd., Suite 100
Westerville, Ohio 43081

German Village Office

399 E. Livingston Ave.
Columbus, Ohio 43215

Gahanna Office

380 Granville St.
Gahanna, Ohio 43230

CU Access

(Our 24/7 audio response system)
614.221.1136 or 800.342.3643

Student Loan Application

1.866.465.2171 (Apply 24/7)
www.educu.studentchoice.org

Shared Branching Locations

www.sharedbranching.com

Voice activated Shared Branch Locator

800.919.2872

Surcharge-Free ATM Text Locator

Text Message: MYCOOP or 692667

