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educationfirst
credit union



2016

80 Years of Putting You First!



80th Anniversary Special

80 WEEK CERTIFICATE

80 Week Certificate .80 % APY*¹



80th Anniversary Special

80 MONTH AUTO LOAN

.80% Interest Rate Reduction *² or .80% Cash Back!



80th Anniversary Special

**\$800 MORTGAGE CLOSING
COST CREDIT*³!**

Closing Cost Credit On A New Mortgage!



80th Anniversary Special

**PERSONAL LOAN! \$5,000 FOR
24 MONTHS @ 8% APR*⁴**

A simple solution with a great rate!



80th Anniversary Special

**VISA CREDIT CARD— BALANCE
TRANSFER - EARN UP TO \$80*⁵!**

Take advantage of our great rates—and earn some money too!



80th Anniversary Special

**HOME EQUITY LOAN—EARN \$80
FOR EVERY \$10,000 DRAW*⁶!**

Big or Small Projects—get the money you need!



80th Anniversary Special

**EARN \$80 WHEN YOU OPEN A
NEW CHECKING ACCOUNT*⁷**

Online, Mobile, Text Alerts, e-Statements & Overdraft Options!



80th Anniversary Special

**E-STATEMENTS—SIGN UP AND
WE'LL GIVE YOU \$8.00*⁸**

BONUS—Enroll in e-Statements between April 1 and Dec. 31 & you could receive \$80.00!



80th Anniversary Special

**BE SOCIAL WITH EDUCATION
FIRST CREDIT UNION!**

“Like” our Facebook Page, or “Follow” us on Twitter—
Every 80th member to “like” or “follow” will earn \$80*⁹!

*For Complete
Details—Please
see reverse side!*



To Apply For Any Of Our 80th Anniversary Specials—simply visit one of our offices, logon or give us a call! We're Waiting To Hear From You!

614-221-9376 • 1-866-628-6446 • www.educu.org

*¹APY=Annual Percentage Yield. Limit one certificate per member. Some restrictions may apply. Penalty for early withdrawal. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Cannot be combined with other offers. Offer expires December 31, 2016.

*²Annual Percentage Rate reduction may vary from interest rate reduction. Loans are subject to credit, collateral, and underwriting approval. Loan application fee of \$95 applies. Offer is not valid on existing Education First Credit Union loans. Choose either .80% cash back or .80% APR rate reduction. Cash back amount is dependent on amount financed. Minimum loan amount is \$25,000. All payouts will be paid within 90 days of loan closing and will be deposited into the primary savings account. Reduction of .80% is off our regular stated auto loan rate for an 80 month auto loan. Other rates and terms are available. Offer cannot be combined with any other offers. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Offer expires December 31, 2016.

*³\$800 closing cost credit is based on a new mortgage loan \$200,000 or more. New mortgage loan is defined as a mortgage loan not currently with Education First Credit Union. Mortgage loan is subject to credit, collateral and underwriting approval. Coupon must be presented at least 7 days prior to closing for redemption. Offer cannot be combined with any other offers. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Loan must close by December 31, 2016. OR *\$400 closing cost credit is based on a new mortgage loan \$200,000 or less. Offer is not valid on existing Education First Credit Union loans. Mortgage loan is subject to credit, collateral and underwriting approval. Coupon must be presented at least 7 days prior to closing for redemption. Offer cannot be combined with any other offers. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Loan must close by December 31, 2016. NMLS#811029

*⁴APR = Annual Percentage Rate. Minimum loan amount is \$1,000 and maximum loan amount is \$5,000 with a term of 24 months. Minimum credit score is 640. Must qualify under applicable lending guidelines. Offer is not valid on existing Education First Credit Union loans. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Offer expires December 31, 2016.

*⁵Receive \$80 when you transfer credit card balance(s) greater than \$2,500 from another card to our Visa Platinum Credit Card. No balance transfer fee, no annual fee and no application fee. Must qualify under applicable lending guidelines. The \$80 will be deposited into the primary savings account within 90 days from balance transfer date. Offer not valid on existing Education First Credit Union loans. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Offer expires December 31, 2016.

*⁶Receive an \$80 cash bonus for every \$10,000 draw on a home equity loan or home equity line of credit advance during the first 10 days that the line of credit is open, some restrictions apply Offer is not valid on existing Education First Credit Union loans. Loan is subject to credit, collateral and underwriting approval. Offer cannot be combined with any other offers. Funds will be deposited into your primary savings account within 90 days of initial draw. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Offer expires December 31, 2016.

*⁷Required is \$100 minimum opening deposit, complete 15 debit card transactions per month for 3 months and establish direct deposit for at least \$500/month within 2 months of account opening. All criteria must be met within 90 days of account opening - after 90 days the \$80 will be deposited into the primary savings account. New Checking Account is defined as: no checking account currently and no checking account for at least 12 months prior to new checking account open date – one checking account per account number/primary member. New Checking Account must be opened between April 1, 2016 and December 31, 2016. Must qualify for checking account under current guidelines. Education First Credit Union reserves the right to cancel or change this promotion at any time and without advance notice. Cannot be combined with other offers. Offer expires December 31, 2016.

*⁸Required: Sign up for e-statements. After receipt of member's first e-statement, \$8.00 will be deposited into the primary savings account. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Cannot be combined with other offers. Only 1 promotional deposit per member. Allow up to 90 days for deposit. Offer expires December 31, 2016. When you sign up for e-statements between April 1, 2016 and December 31, 2016 you are automatically entered into our drawing. The odds of winning depend on the total number of individuals who enroll in e-statements during the promotional time period. Winner must be a member in good standing, and at least 18 years old. Current e-statement users are not eligible. Education First Credit Union is not responsible for any technical or other issues that may prevent an individual from enrolling in e-statements. Education First CU reserves the right to cancel or change this promotion at any time and without advance notice. Offer expires December 31, 2016.

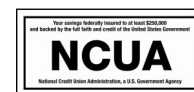
*⁹This contest is open only to Education First Credit Union members in good standing. Members submit entries by either "Liking" Education First Credit Union on Facebook and/or "Following" Education First Credit Union on Twitter. Maximum two entries per member (one "like", one "follow"). Anyone using multiple Twitter accounts to enter will be ineligible. Employees and Official Family of Education First Credit Union and their family are not eligible to win. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook or Twitter. Every 80th member is an approximation using methodology as determined by the credit union due to the availability of alternative entry methods. Entrants must be 18 years of age or older. Offer expires December 31, 2016.

E-Statement Alternate Entry: Individuals may also enter the E-Statement Promotion by hand printing or typing: E-Statement Promotion – Education First Credit Union; Your Full Name; Address; Daytime Phone Number; Date of Birth on a 3X5 card and mailing it (one entry per envelope, one entry per household) to: Education First Credit Union; Attention E-Statement Promotion; 501 W. Schrock Rd., Suite 400; Westerville, Ohio 43081. Mail in entries must be postmarked no later than December 31, 2016. Once submitted all entries become property of Education First Credit Union.

Social Media Alternate Entry: Individuals may also enter the Social Media Promotion by hand printing or typing: Social Media Promotion – Education First Credit Union; Your Full Name; Address; Daytime Phone Number; Date of Birth on a 3X5 card and mailing it (one entry per envelope, one entry per household) to: Education First Credit Union; Attention Social Media Promotion; 501 W. Schrock Rd., Suite 400; Westerville, Ohio 43081. Mail in entries must be postmarked no later than December 31, 2016. Once submitted all entries become property of Education First Credit Union.

Education First Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage –due or illegible entries. Proof of mailing does not constitute proof of delivery. To obtain a list of winners please call or contact Education First Credit Union.

All members will be responsible for any tax liability associated with these promotions.



Federally Insured NCUA