



OHEDUCU
Welcome

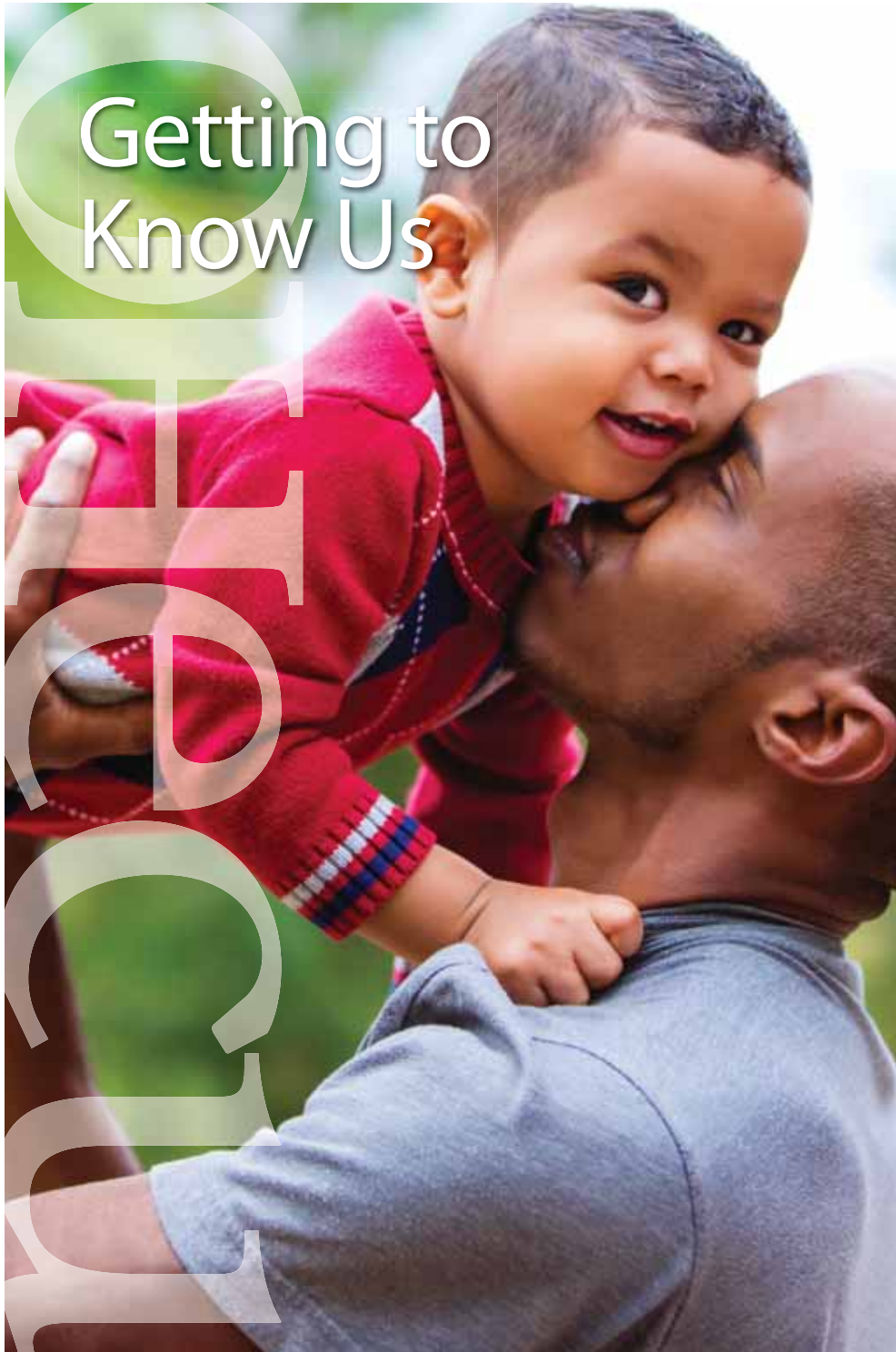
We're pleased that you've become a member of The Ohio Educational Credit Union (OHecu).

This guide is our way to help you understand the benefits of OHecu membership and the products and services we offer.

We're always ready to help. Visit us online at www.ohecu.com, call our 24/7 Member Service Center at **877-322-6328** or stop by your local branch.



Getting to Know Us



Financial Services for Your Lifetime

OHecu has been serving its members since 1933, and we look forward to serving you with quality financial services for all the stages of your life. With OHecu, you'll enjoy single-source convenience and the security of dealing with a reliable, established organization of financial specialists to assist you in building your financial future.

What Does Membership Mean?

Unlike a bank, OHecu is a not-for-profit, full-service financial institution owned and operated by the members we serve. So we're accountable to our members, not outside shareholders. Our goal is to recognize and understand the unique needs of individual members, and to fulfill those needs through a variety of diversified offerings. We are committed to helping our membership, and strive every day to educate our members in methods of establishing and enhancing their financial well-being.

Diversity of Membership

The true strength of OHecu lies in the diversity of its membership which includes employees and retirees of public and private education systems within Ohio, students and alumni of these same schools, entire families of existing members, and over 200 other businesses and organizations such as health care providers, arts and social service organizations and manufacturing/service providers.



Our Great Staff would love to help you with any of your financial needs and our members can always speak with a real person 24/7



Extra Protection against fraud is provided with chip embedded cards



Shared Branches allow members to bank at more than 5,100 locations nationwide

Convenience Services



Free Online Banking

Enjoy personal computer or mobile phone account access, with Bill Pay[†] and account management tools.



Free Mobile Apps[§]

Take advantage of free mobile banking apps for iPhone, iPad and Android phones and tablets.



Free Text Message Banking[§]

Get quick access to account balances and recent transactions using most text compatible phones.



Free Remote Deposit[†]

Home banking service users can deposit checks directly to their accounts using a smart phone or mobile device.



“Toni” The Touch-Tone Teller (Audio Response)

Access OHeCU account information with an automated voice response system that’s available 24/7.



Surcharge Free ATMs

ATM access at over 14,000 surcharge free ATMs nationwide and more than 1,400 surcharge free ATMs in Ohio



Shared Branching[†]

More than 5,100 locations nationwide, with over 323 branches in Ohio—just look for the Co-Op Shared BranchSM logo.



24/7 Member Service Center

Always-available support whenever you need it at 877-322-6328.



Account Management Tools

Access all of your bank accounts from virtually any institution you use—it’s the ultimate way to manage your money conveniently and securely online.



Popmoney

A person to person (P2P) payment service that lets you send or request secure electronic payments to or from anyone by knowing their phone number or email address.

[†] Some restrictions may apply. Speak with an OHeCU Member Service Representative for complete details.
[§] Message and data rates may apply from your wireless carrier.



Select Checking

Security and convenience in an interest earning checking account

Features

- Identity Theft Monitoring and Resolution Service¹
- Remote Deposit (Subject to Qualifications)[†]
- Online & Mobile Banking with Bill Pay Service
- OHeCu VISA[®] Debit Card^{4†}
- Text Alerts[§]
- e-Statements
- Available Member Privilege overdraft protection^{4†}
- No Minimum Balance Required

Help better protect yourself, your family and joint account owners with our identity theft monitoring and resolution service¹. It includes credit file monitoring²; 3-in-1 credit report, monitoring of over 1,000 public databases, identity theft expense reimbursement³, fully managed resolution services, and more, for only \$3.95 a month.

For more information go online for a complete list of features and checking accounts comparison.

You can open a checking account online, by calling our 24/7 Member Service Center at 877-322-6328 or at any branch.

Routing Number: 241075124



Signature & Student Signature Checking

Signature and Student Signature Checking accounts provide our members with the convenience and features they expect in a checking account with no minimum balance required.



Visa[®] Debit Card

The OHeCu Visa[®] debit card is available to qualified OHeCu Checking Account holders. It can be used as an ATM Card or as a debit card to make purchases over the phone, online and at merchants that accept Visa cards.

1. IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.
2. Credit file monitoring from Experian and TransUnion will take several days to begin following activation.
3. Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Insurance Documents for complete details of coverage. Insurance Products are not a deposit of or guaranteed by OHeCu and are not insured by the ASI or Any Federal Government Agency.
4. Certain transactions may be subject to a fee. See OHeCu fee schedule for complete details.
§ Message and data rates may apply from your wireless carrier.
† Some restrictions may apply. Speak with an OHeCu Member Service Representative for complete details.

Credit Cards



OHecu Cash Plus Rewards

Visa® Platinum Credit Card

- **1% Cash Back** on purchases through CUREwards®
- **No Annual Fee**
- **Travel Awards & Merchandise Awards benefits** through CUREwards
- **Visa Credit Card Transaction Alerts**—Optional service allows cardholders to receive emails or text messages for transactions on their card account.
- **Access your OHecu Visa Account** through OHecu Home Banking
- **Always available support** with our 24/7 Member Service Center

OHecu Visa® Platinum Credit Card

without Cash Plus Rewards

- **No Annual Fee**
- **Visa Credit Card Transaction Alerts**—Optional service
- **Access your OHecu Visa Account Online**
- **Always available support**

The above listed benefits for this card are the same as those from the OHecu Cash Plus Rewards Visa Platinum Credit Card.

It's Just so Easy to Apply

- Online at www.ohecu.com
- 24/7 by phone at 1-800-552-6328
- At any OHecu Office

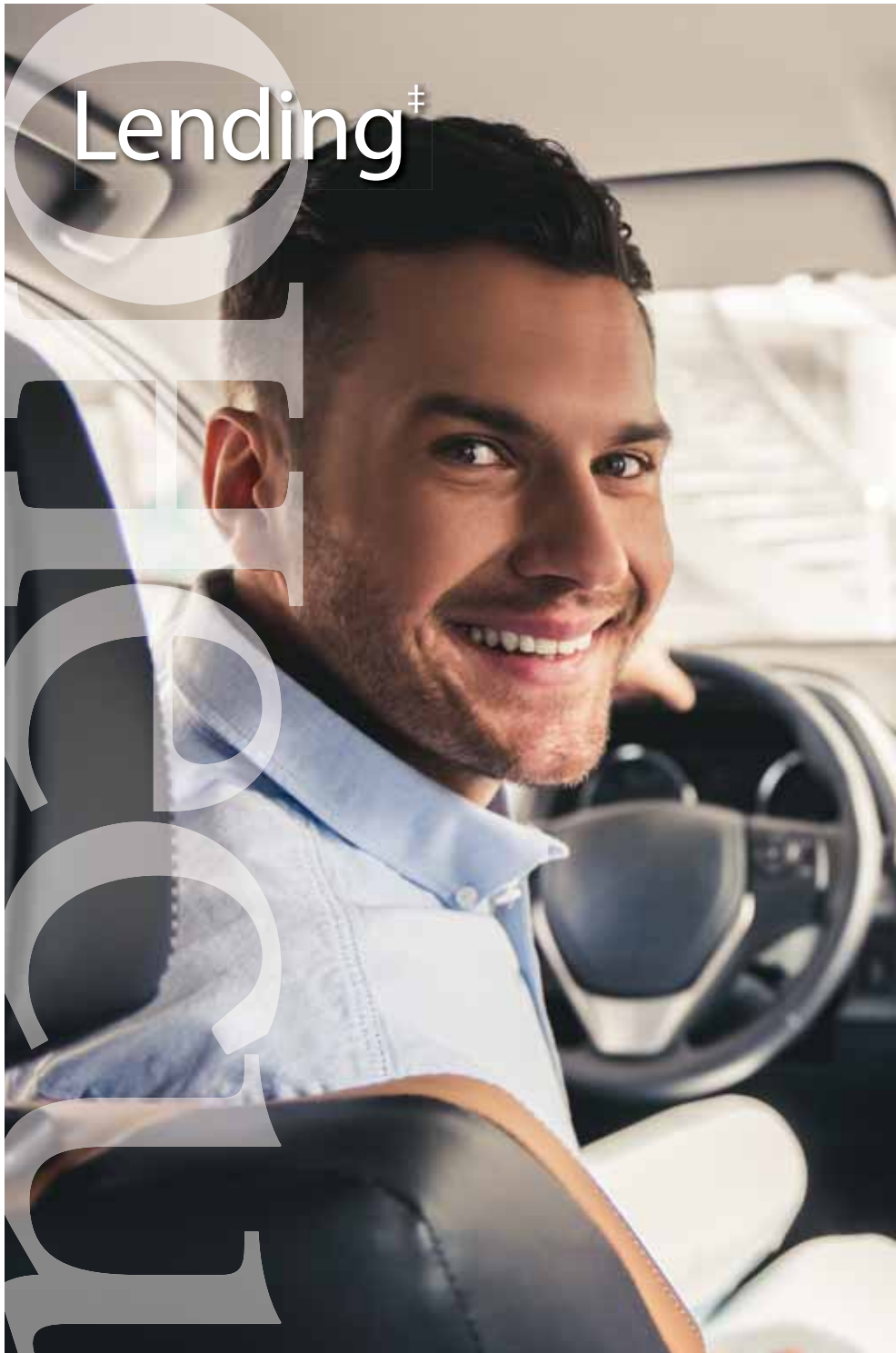


- Accepted at millions of locations
- Use online for purchases or to pay bills
- Continuous monitoring to detect and prevent suspicious activity
- 3-digit security code to verify your identity for online and phone purchases.
- Transaction information available online. Your monthly statement will identify the merchant, location, date and transaction amount.



Chip Technology Provides Advanced Security

Every OHecu VISA Platinum Credit Card features an embedded chip that provides added security every time you make a purchase at a chip-enabled terminal.



Vehicle Loans

- Same Great LOW Rate For New & Used Vehicle Purchases[†]
- Easy Payment Terms Available to Fit Your Budget
- Get Pre-qualified—Offer is Good for 30 Days
- Refinance Existing Vehicle Loans & Save[§]

Enjoy competitive vehicle loan rates and payment terms when financing a new or used car, light truck, SUV, RV, boat, motorcycle, ATV, personal watercraft or trailer.

Our “**First-Time Auto Buyer Program**” allows full time students **with limited or no credit** to purchase a 1, 2 or 3-year-old used auto and finance it at new auto loan rates.

Mortgage Loans

When it's time to purchase a new home, refinance your exiting mortgage or take advantage of the your home's equity, OHecu has multiple mortgage lending choices and an easy application process.

Home Equity Line-of-Credit

- No application fee, No Points and No Closing Costs.*

An OHecu Home Equity Line of Credit allows easy access to the equity in your home as a source of funds whenever the need arises with no annual fee and no minimum advance (draw) amount.

Some of the available OHecu mortgage choices

- Fixed Rate Mortgages
- Adjustable Rate Mortgages (ARM)
- FHA & VA Loans
- HARP—Home Affordable Refinance Program
- USDA Rural Housing Loans
- Purchase or Refinance Loans up to \$424,100
- Investment Property Mortgages
- First Time Home Buyer Programs
- No Closing Cost Options Available on Most Programs

‡ All loans are subject to approved credit and underwriting guidelines.

† For model years 2012 and newer.

§ Applies to new or used (titled) vehicle loan financed directly through any OHecu office. This offer cannot be used to refinance an existing OHecu loan. It can be used to refinance a non-OHecu vehicle loan. Offer subject to change without notice. All loans subject to approved credit and underwriting

* Loan fees and closing costs, which generally total between \$150 and \$400, are waived. If OHecu pays these fees on your behalf and you close your Home Equity Line of Credit within the first three years of opening, you agree to reimburse OHecu these fees.

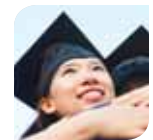
** Subject to credit qualifications and annual credit review. Students must also meet the school's Satisfactory Academic Progress (SAP) requirements.



Quick-Cash Personal Loans

- Quick-Cash Term Loan
- Quick-Cash Line of Credit

Quick-Cash Personal Loans are designed to provide you with quick access to funds to meet your financial needs.



Private Student Loans

OHecu Student Choice private student lending provides competitive interest rates and flexible repayment options—including full in-school deferment.**

Refinance private, institutional and/or federal educational loans with Student Choice Universal Consolidation program.



Regular Share Savings

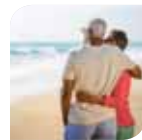
A Regular Share Savings Account is opened with your OHecu membership and is the primary account that must be maintained with a minimum balance of at least \$5.00.

OHecu offers several additional savings accounts to help meet your financial needs



Holiday Savings

Plan for those holiday needs early by opening an OHecu Holiday Savings account. This account is designed to let you put your money aside throughout the year, so you can start spending in time for the fall holidays.



Vacation Savings

The OHecu Vacation Account lets you put a little money aside with each paycheck, making it easier to take that special trip you've been planning.



Money Market Accounts

OHecu Money Market Accounts offer a convenient and secure way for members to enjoy competitive variable dividend rates in a liquid investment account.



Term Share Certificates

Term Share Certificates are accounts that pay higher rates of dividends than Checking, Regular Share Savings or Money Market Accounts and have the flexibility of selecting maturity dates anywhere from 3 months to 5 years.



Individual Retirement Accounts (IRA)

IRA Share Savings

An OHecu IRA Share Savings Account provides you with the ability to manage the accumulation or disbursement of your IRA investments. Members enjoying retirement can use IRA savings as a way to manage retirement funds.

IRA Term Share Certificates

IRA Term Share Certificates are accounts that pay higher rates of dividends than IRA Share Saving accounts and have the flexibility of selecting maturity dates anywhere from 3 months to 5 years.

About Us

Services

24/7 Member Service Center

Phone: 877-322-6328

24-Hour Loan Application Center

Phone: 800-552-6328

Student Choice Student Loans

Phone: 877-289-1199

“Toni” The 24-Hour Touch-Tone Teller

Phone: 216-696-6600 or 800-433-8664

Internet Home Banking

www.ohecu.com

Routing Number

241075124

Serving our membership of Ohio's students, alumni, educators and businesses for over 80 years.



Building
your financial
future

Locations

Cleveland

2921 Community College Avenue

Cleveland, OH 44115

Phone: 216-357-5200

Office Hours:

Monday — Thursday: 8:30 AM – 4:30 PM

Friday: 8:30 AM – 6:00 PM

Saturday & Sunday: Closed

Lakewood

17526 Madison Avenue

Lakewood, Ohio 44107

Phone: 216-221-3800

Office Hours:

Tuesday — Thursday: 9:00 AM – 4:30 PM

Friday: 9:00 AM – 6:00 PM

Saturday: 9:00 AM – 1:00 PM

Sunday & Monday: Closed

Oberlin

55 East College Street, Suite 2

Oberlin, OH 44074

Phone: 440-775-0037

Office Hours:

Tuesday — Thursday: 8:30 AM – 4:30 PM

Friday: 8:30 AM – 6:00 PM

Saturday: 8:30 AM – 1:00 PM

Sunday & Monday: Closed

Zanesville

905 Zane Street, 1st Floor

Zanesville, OH 43701

Phone: 740-453-1009 or 800-686-0664

Office Hours:

Monday — Thursday: 8:30 AM – 4:30 PM

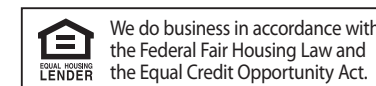
Friday: 8:30 AM – 6:00 PM

Saturday: 8:30 AM – 1:00 PM

Sunday: Closed



**THIS INSTITUTION IS NOT FEDERALLY INSURED.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY
ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**



Ohio Residents: The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

www.ohecu.com

ATMs

Cleveland Office

Drive-Up, Full-Service ATM

Walk-Up, Full-Service ATM

2921 Community College Avenue

Cleveland, OH 44115

Lakewood Office

Walk-Up, Full-Service ATM

17526 Madison Avenue

Lakewood, OH 44107

Oberlin Office

Walk-Up, Full-Service ATM

55 East College Street, Suite 2

Oberlin, OH 44074

Zanesville Office

Drive-Up, Full-Service ATM

905 Zane Street

Zanesville, OH 43701

St. Vincent Charity Medical Center

Walk-Up, Cash Dispensing ATM

2351 East 22nd Street

Cleveland, OH 44115

Wilder Hall at Oberlin College

Walk-Up, Cash Dispensing ATM

173 Lorain Street

Oberlin, OH 44074

All information contained in this document is current as of February 15, 2018. Products and services are subject to change without notice.