

Building your financial future



www.ohecu.com



John Carroll University employees, who are OHecu members, will receive Gold Package membership benefits by direct depositing a portion of their John Carroll University payroll to any of their Ohecu accounts.

That's right, we're waiving our minimum \$20,000 aggregate relationship balance and \$400.00 direct deposit per month minimum requirements for Gold Package membership benefits to all John Carroll University employees.*

Gold Package benefits include:

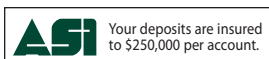
- Up to .75% loan rate discount on new Auto, Boat, Motorcycle, and Quick-Cash Signature loans**
- .25% higher rate on Term Share & IRA Term Share Certificates
- FREE Home Banking, Text Message Banking & Mobile Banking App & Bill Pay†
- FREE Checking Account
- Access to more than 13,800 surcharge free ATMs across the U.S.
- Free incoming domestic wire transfers
- No sales fee on travelers checks
- No IRA administration fee
- Free OHecu Official Checks

We've been serving John Carroll University employees since 1976. Have questions or need additional information? Visit www.ohecu.com/johncarroll

* John Carroll University employees must keep their membership account in good standing with OHecu in order to continue to receive the benefits of the Gold Package. John Carroll University employees who ceases to be employed by John Carroll University will be assigned the appropriate package level based on the aggregate relationship balance requirements for regular members of OHecu the month following the end of their employment. Interest rate terms of any outstanding loans and/or Term Share Certificates at the time employment ceases will remain in force until maturity.

** Loan payment must be automatically deducted from an OHecu account. All loans and loan terms are subject to the creditworthiness of the borrower. Loan origination fees may apply.

† Requires an OHecu checking account. Message and data rates may apply from your wireless carrier.



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