

Get what moves you

with new or used vehicle financing or refinancing



What moves you? A new car? Truck? RV? Motorcycle? Boat? Saving on financing? Well you get the idea. To get things going, OHecu has competitive rates to help you get the most vehicle you can afford with financing options for just about anything you think just might move you.

Head down the highway with a new or used car or light truck—no down payment necessary with competitive rates and terms available.

Travel in style in a new or used RV or trailer—finance up to \$150,000 with no down payment options available.

Hit the waves with a new or used boat or personal watercraft—finance up to \$100,000 with no down payment options available.

Take to the open road on a new or used motorcycle—no down payment necessary with competitive rates and terms available.

Conquer the trails with a new or used ATV or dirt bike—no down payment necessary with competitive rates and terms available.

Move to savings by refinancing an existing vehicle loan and save![§]

For more on affordable fun and to apply for a loan, contact a Member Service Representative at any OHecu branch office, call our 24/7 Member Services Center at 877-322-6328 or visit www.ohecu.com.

§ Applies to new or used titled vehicles 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 guidelines.

Special Branch Hours

Presidents' Day

Monday, February 16, 2015 - Not open all day

Please feel free to use our always open 24/7 Member Service Center, ATMs, "TONI" the Touch-Tone Teller or e•22nd Street Online Banking to minimize any inconvenience when branch offices are closed.

www.ohecu.com

THE OHIO EDUCATIONAL CREDIT UNION

Choose from a wide range of mortgages

to purchase a home or refinance your existing mortgage.



Get pre-approved for any of the available OHeCu mortgage choices:

- Fixed Rate Mortgages
- Adjustable Rate Mortgages (ARM)
- FHA Loans
- HARP—Home Affordable Refinance Program
- USDA Rural Housing Loans
- Purchase or Refinance Loans up to \$417,000
- Investment Property Mortgages
- First Time Home Buyer and My Community

Now's the right time to buy a home or refinance your existing mortgage with today's current low interest rates.

As the OHeCu Mortgage Loan Consultant, I'll help you through the process and explain our various programs, including My Community, Conventional loans, FHA and HARP.

So let me help you with all your mortgage needs.

Shane Hruby



Shane Hruby, Mortgage Loan Consultant—
The Ohio Educational Credit Union

Office: 216-621-6296 x3030 or 1-800-552-6328 x3030

Cell: 216-262-5164

Email: shruby@ohecu.com

NMLS License: 890351



www.ohecu.com

Main
2554 East 22nd Street
Cleveland, OH 44115
216-621-6296 or 800-552-6328

Lyndhurst
Jefferson Centre Building
5001 Mayfield Road, Suite 109
Lyndhurst, OH 44124
216-382-1800

Lakewood
17526 Madison Avenue
Lakewood, OH 44107
216-221-3800

Oberlin
55 East College Street, Suite 2
Oberlin, OH 44074
440-775-0037

Zanesville
1075 Linden Avenue
Zanesville, OH 43701
740-453-1009 or 800-686-0664

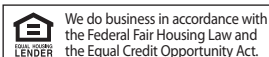
24/7 Member Service Center
877-322-6328

24-Hour Loan Application Center
800-552-6328

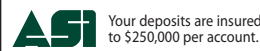
Student Choice Student Loans
877-289-1199

"Toni" The 24-Hour Touch-Tone Teller
216-696-6600 or 800-433-8664

Internet Home Banking
e22ndstreet.com



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Your deposits are insured to \$250,000 per account.

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

OHeCu Cash Plus Rewards Visa® Platinum Credit Card



1% CASH BACK No Annual Fee

OPTIONAL
DESIGN YOUR OWN CARD

OPTIONAL
VISA® Credit Card Transaction Alerts

RECEIVE 1,000 CUREwards® Points after the first purchase with your new card

The OHeCu Cash Plus Rewards Visa® Platinum Credit Card provides you with 1% cash back rewards in addition to the merchandise and travel rewards currently available through CUREwards®.

Receive 1,000 CUREwards bonus points after your first purchase with your new Card.

You'll have the option to be able to Design Your Own Card by submitting a picture through the OHeCu website when ordering.

You'll also have the option to add Visa Credit Card Transaction Alerts, allowing you to receive email or text messages for transactions made on your account—in seconds you can be notified of any unauthorized use of your credit card.

For further details and to apply for the new OHeCu Cash Plus Rewards Visa Platinum Credit Card, speak with an OHeCu Member Service Representative or visit: www.ohecu.com/cashplusrwards

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