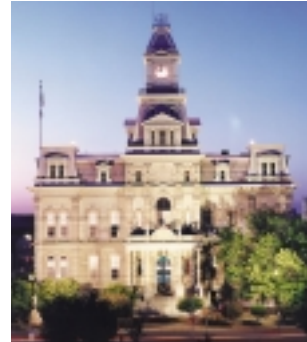


MEMBERSHIP DIVERSITY

The Ohio Educational Credit Union is very proud of its financial strength and stability. Throughout our 70-year history, we have reported consistent growth in capital, membership and services. The membership represents several diverse professions, with education being the most significant.



Cleveland Municipal Schools



Muskingham County Courthouse

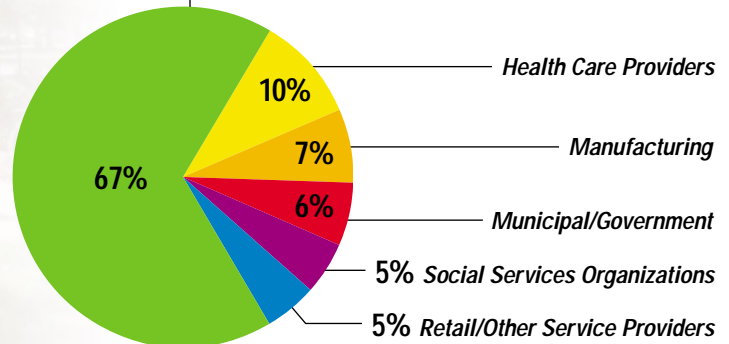


St. Vincent Charity Hospital



Visiting Nurses Association

Educational Institutions



Oberlin College

The Ohio Educational Credit Union is ready to assist its members by providing quality financial services for all stages of their lives. With OECU the members enjoy single-source convenience and the security of dealing with a reliable, established organization of financial specialists to assist them in building their financial future.

**Savings and Checking Products:**

- Regular Savings Accounts
- Checking Accounts
- Debit and ATM Cards
- Money Market Accounts
- Term Share Certificates
- Individual Retirement Accounts (IRA)
- Special Savings Accounts
  - Holiday Savings
  - Vacation Savings
  - Summer Reserve Pay
- Financial Planning Services

**Loan Products:**

- New and Used Auto Loans
- Vehicle Leases
- Boat and Recreational Vehicle Loans
- First and Second Mortgage Loans
- Home Equity Lines of Credit
- Guaranteed Student Loans
- Credit Cards
- Quick-Cash Personal Loans
  - Line-of-Credit
  - Home Improvement
  - Wellness
  - Bill Payer
- Business Loans

**Convenience Services:**

- ATM Cards and Debit Cards
- Alliance One non-surcharge ATM network with over 3,500 non-surcharge ATMs
- Internet Banking at [www.e22ndstreet.com](http://www.e22ndstreet.com)
- Direct Deposits
- Payroll Deductions
- "Toni" The Touch-Tone Teller

**Added Benefits:**

- Financial Planning Services
- Insurance Products
- Student Education Assistance Programs
- Notary Services
- U.S. Savings Bonds
- Travelers Checks
- Domestic and International Wire Transfers

