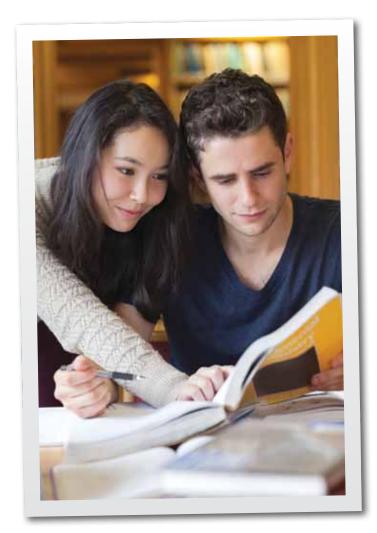
Philosophy 101: "People helping people"



It's the philosophy adhered to everyday at The Ohio Educational Credit Union. OHecu is a not-for-profit, member-owned financial cooperative with over 80 years of financial services experience including checking with no minimum balance required, free Visa® Check Cards, free mobile, text and online banking, a 24/7 member service center, ATMs, loans, savings accounts and more.†

Our members include students, alumni, employees and retirees of Ohio's public and private educations systems. We also serve St. Vincent Charity Medical Center, VNA, TAP Packaging Solutions, Goodwill Industries, United Way and others.

Become part of the philosophy.

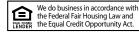
Just visit our convenient Campus Office at 2030 Euclid Avenue in the heart of the CSU main campus and join us at OHecu.

Proudly serving our membership of CSU's students, alumni, educators and staff for over 30 years.





www.ohecu.com





THIS INSTITUTION IS NOT FEDERALLY INSURED.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY
ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY