

Member Matters



Personal Banking Service - Quality You Deserve!

February 2010

Ways To Save With Us

Wealth Building Basics

- Reduce debt
- Refinance: New/Used Vehicle, Visa Credit Card, Signature or Mortgage Loan



Cleveland Saves
You Can Build Wealth

Cleveland Saves Week
2/21 thru 2/28

Emergency Funds

- Cleveland Saves Account: Enroll now... earn interest immediately
- Club Account: Holiday, Vacation, & more

Home Ownership

- Home Mortgage
 - Refinance: Lower your interest rate or Consolidate your bills
 - Realtor Cash Back Program: national database - save at closing

Retirement Planning

- IRA/CD
 - Pay Yourself First: Long-Term Savings and Tax Saving opportunities



More Information at ClevelandSaves.org or 216-651-7283

Individual Retirement Account

- Save on your taxes.* You have until April 15 to contribute to your IRA for 2009.
- "Use it or lose it." If you fail to make the maximum contribution during any given year, you cannot make up the rest of the contribution later.
- For tax year 2009, you can contribute \$5,000 for each year in a Traditional or Roth IRA; \$6,000 if 50 or older.
- Education, Roth, Traditional and IRA CD now insured up to \$500,000.
- Use our special 60-month BUMP CD – lock-in now then change your rate up to 3 times to get a higher rate.
- Ages 50+ can make an added "Catch-Up Contribution" of \$1,000 for 2009.
- Invest your Tax Rebate!

* Please check with your tax advisor.

Special February Offer On Share Certificates & IRA CDs

Mention
Member Matters and
receive an additional
15 basis points
on any new CD or
CD renewal in February!

Euclid Office
333 Babbitt Road
Euclid, OH 44123
Contact Us
216-920-2000
800-845-5446
216-920-2030 FAX
EatonFamilyCU.com
Twitter & YouTube -
EatonFamilyCU
Office Hours
Mon, Tues, Thurs
8:30AM - 5:00PM
Wed: 10:00AM - 5:00PM
Friday: 8:30AM - 6:00PM
Sat: 8:30AM - 1:00PM
Willoughby Hills Branch
28954 Chardon Road
Extension 1055
Monday - Friday
8:00AM - 4:00PM
Wickliffe Branch
1460 Rockefeller Road
Extension 1050
Monday - Friday
11:00AM - 5:00PM
Eaton WHQ ATM
Surcharge-Free for members
Eaton Lincoln Branch
Mon, Tues, Wed
11:00AM - 1:00PM
Thurs, Fri - 9:00AM - 1:00PM
Mon - Fri - 2:00PM - 4:00PM
Eaton Searcy Branch
Tuesday & Thursday:
9:00AM - 3:30PM
MATT TouchTone Teller
216-920-2010 or
800-513-9260
24-Hour Loan Line
888-754-2714
FREE Web Bill Pay
888-918-7456
Shared Branch Locator
800-919-2872
ABA Routing & Transit
Number: 241075470
Lost or Stolen Cards
VISA: 800-808-7230
ATM/Debit: 800-264-5578

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

EQUAL OPPORTUNITY LENDER



Inside

Annual Meeting 3/21

Tax Time Savings

College Scholarship Deadline 3/12

Our offices will be closed on President's Day - Monday, February 15th.

PLAN TO ATTEND OUR ANNUAL MEETING

SUPPORT EATON FAMILY CREDIT UNION!



Sunday, March 21, 2010

Cost: \$7 for each adult \$3 per child ages 6 – 11: \$18 Ticket Value

Tizzano's Party Center

1361 East 260th Street • Euclid, Ohio 44132

11:30 AM Registration
12:00 PM Buffet
1:00 PM Annual Meeting
DOOR PRIZE DRAWING!

Call today to reserve your tickets! See you at the meeting!

Scholarships Available*

Contact us to request an application or visit EatonFamilyCU.com. Local students can see their guidance counselor.

Eaton Family Credit Union Scholarships

- 2 scholarships for \$1,000 each
- High school senior planning on Business or Finance Major



- Application deadline is March 12, 2010
- Must be member or a child of a credit union member

* Membership restriction may apply to some scholarships.

Credit Union Day at the Q

Get exclusive access to Quicken Loans Arena before the **Lake Erie Monsters** game on Saturday, March 20th.

- Face painting, magicians, balloon artists, hair painting and caricature artists
- Behind-the-scene tours of Quicken Loans Arena
- Cavalier Girls clinic • Youth basketball clinic
- On-ice activities including open skate, shots on goal and broomball

The Credit Union "Q for a Day" will last from 3:00 – 6:00 PM.

Then the Monsters will take on the Abbotsford Heat at 7:30 PM.

Lower bowl seat cost is just \$16... up to \$10 savings per ticket.



Contact us for a ticket form or go to EatonFamilyCU.com and click on the Monsters logo... use offer code: ETFCU.

NEW LOOK ATM and Debit MasterCard



- **Secure** – use your card anytime, anywhere
- **Accurate** – your balance will be up-to-date all the time
- **Convenient** – get cash from ATMs nationwide

Debit MasterCard funds are automatically deducted from your checking account so you do not need to write checks and you'll get a receipt for each transaction.

Go to Applications at EatonFamilyCU.com or contact us to apply today.