

# Member Matters



Personal Banking Service - Quality You Deserve!

July 2018

## Contact Us

216-920-2000  
800-845-5446  
216-920-2030 FAX  
EatonFamilyCU.com  
Facebook, Twitter, YouTube

## Euclid Office

333 Babbitt Road  
Monday, Tuesday, Thursday  
8:30 am - 5 pm  
Wed: 10 am - 5 pm  
Friday: 8:30 am - 6 pm  
Sat: 8:30 am - 1 pm

## Willoughby Hills Branch

28954 Chardon Road  
Monday - Friday  
8 am - 4 pm

## Eaton Lincoln Branch

Extension 1057  
Open 9 am - 4 pm  
Thur. 7 am - 4 pm

## Eaton Searcy Branch

Extension 1060  
Mon. - Thur. 9 am - 4 pm  
Closed Friday

## MATT TouchTone Teller

216-920-2010 or  
800-513-9260

## 24-Hour Loan Line

888-754-2714

## ABA Routing

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



## INTRODUCING ALL-NEW SECOND CHANCE CHECKING

### Want a Checking Account with paper checks and a Debit MasterCard but you've been:

- listed on Chex Systems or with TeleCheck?
- previously declined because an account was closed for unpaid overdraft fees?

**Everyone deserves a second chance.  
Second Chance Checking can help get you back on the right track.**

### Second Chance Checking has been completely redesigned, requires no minimum balance and offers:

- a Debit MasterCard to make purchases and get cash at ATMs surcharge-free
- paper checks
- access your account online using Home Banking

A \$10 monthly service fee applies and direct deposit of payroll is required.

**Get started today by calling 216-920-2000 to speak  
with a Member Service Representative.**

\* To be eligible, any ChexSystems or Telecheck history must be at least 3 months old and unpaid balances can't exceed \$500. Monthly fee is \$10. Direct deposit is required; account will be closed if deposits stop. Debit Card offers no overdraft privileges. Limits are \$200 for cash withdrawals at ATMs and \$500 for purchases. Maximum holds will be placed on all checks deposited except for payroll and government checks. Other restrictions may apply. See Member Service Representative for details.

## NEW DISCOUNTS FOR SUMMER FUN!

**This Summer, we welcome three new partners  
offering discounts to our Members!**



Camp Sandusky is located just 6 miles from Cedar Point and offers camp sites and cabins with discounts up to 25% for Members. Plus, they have 2 pools, playgrounds and more!



Pioneer Waterland and Dry Fun Park in Chardon, OH, is a waterpark, kid's fun zone and sports arena all in one! Using our coupon code EFCU2018, Members save \$7 off each admission.



Airgas at 19820 S. Waterloo Road, Cleveland, OH, is filling Members' propane tanks for just \$13 this Summer. Simply tell them you're a Member to take advantage of this savings.

**Don't forget!** We also have discount tickets to Cedar Point and Atlas Cinemas available at any of our Cleveland-area offices. Tickets for these locations plus many others are also available online at [www.eatonfamilycu.com/summerfun.php](http://www.eatonfamilycu.com/summerfun.php)

## Inside

Online Reviews Needed • Member Appreciation Day • Love My Credit Union Rewards

# ONLINE REVIEWS NEEDED

We need your 5-star Google and Facebook reviews!



Members' online reviews are crucial to us because they provide valuable feedback about the financial products and customer service we provide our Members. They also help build our online visibility so others can find us and take advantage of what we have to offer.

Please do your part. Find Eaton Family Credit Union on Google and Facebook and leave us positive reviews. Learn how at [www.eatonfamilycu.com/review.php](http://www.eatonfamilycu.com/review.php)

## Anticipated Dividends:

**Third Quarter 2018**  
July 1 - September 30, 2018

### Regular Share Accounts\*\*\*

	Rate	APY*
\$250+	.05%	.05%

### Money Market Savings\*\*

As of October 2014

\$ 2,500 - \$ 4,999.99	.05%	.05%
\$ 5,000 - \$ 9,999.99	.10%	.11%
\$10,000 - \$24,999.99	.10%	.11%
\$25,000 - \$74,999.99	.20%	.20%
\$75,000 - \$99,999.99	.20%	.20%
\$100,000+	.25%	.26%

### IRA Savings\*\*\*

\$.01 and above	1.00%	1.00%
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### Checking\*\*\*

Advantage		
\$1000 and above	.02%	.02%
Advantage Plus		
\$1500 and above	.05%	.05%

\* Annual Percentage Yield

\*\* These dividends are calculated daily and compounded monthly.

\*\*\* These dividends are calculated daily and compounded quarterly.

Above rates are subject to change as reviewed by the Board of Directors.

### Mission Statement

Be our Members' preferred source for financial products and services by meeting the growing and changing needs of the membership while maintaining a position of financial strength.

### Term Share Certificates & IRA CDs

Minimum of \$500 for 6, 12, 18, 24, 36, 48, and 60-month terms. Special 5-year term. Rates change weekly and dividends are paid quarterly.

## 2018 MEMBER APPRECIATION DAY



Thanks to everyone who joined us for the 15th Annual Member Appreciation Day.

Please visit our Facebook page to see more pictures from the food, fun and games.



## ENJOY EXCLUSIVE SAVINGS EVERY DAY

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



## Official Family

### Board of Directors

Barbara J. Jackson, Chair  
Marc Manburg, Vice Chair  
Doris Yee, Secretary  
Anthony Coe    Chris Jochum  
Mike Losneck    Evie Probert  
Bob Williams

### Supervisory Committee

Denise Gruden, Chair  
Ralph Dinges    John Dragos  
Eric Jackson    Fred Orenics  
Anthony Sanders

### Office Staff

Anita	Eric	Lori
Bianca	Josipa	Maretta
Chris	Kathryn	Mirjana
Clarissa	Kelly	Mike
Dave	Kenneth	Robyn
Debbie	Kenya	Richard
Diane T.	Lindsey	Terry
Diane V.	Lisa	



Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

