

Member Matters



Personal Banking Service - Quality You Deserve!

October 2013

Euclid Office

333 Babbitt Road
Euclid, OH 44123

Contact Us

216-920-2000
800-845-5446
216-920-2030 FAX

EatonFamilyCU.com

Facebook, Twitter, YouTube
Skype: EatonFamilyCU

Office Hours

Monday, Tuesday, Thursday
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

Extension 1057

Open 9:00AM - 4:00PM
Thur. 7:00AM - 4:00PM

Eaton Searcy Branch

Extension 1060

Open 8:30AM - 3:30PM
Closed Wednesday
Friday 7:00AM - 3:30 PM

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



UNDER CONSTRUCTION

**At the end of October we're changing our computer systems
with new software and hardware.**

What We're Doing

We are upgrading our computer systems to better serve you.

Why We're Doing It

So we can handle your financial needs faster.

So you can have more information about your account.

So we can work behind the scenes more efficiently.

When We're Doing It

Starting end of business day Friday, 10/25 until late morning Monday, 10/28.

How We're Doing It

We've been installing new computer hardware behind the scenes and at the teller stations for the last month or so. The software has been tested since September.

We started training on the new computer system in August and inevitably there will be a hiccup or two. We appreciate your patience.

see page 2 & 3 for upcoming changes

2.9% APR for a New VISA

Get 2.9% INTEREST for SIX MONTHS if you are approved for a new Eaton Family Credit Union Visa in October*

- NO ANNUAL FEE
- Low 13.9% Fixed APR (Classic)
- 9.9% Fixed APR (Secured)
- Variable APR
(Platinum @ Prime + 3.9% APR)
- 25-Day Grace Period for Purchases
- Get balances and make payments online via home banking and eZCardInfo.com.
- Score card points can be redeemed for travel or merchandise

Thank you for your support...current Eaton Family Credit Union cardholders qualify to **win 1,000 ScoreCard points** in October.

* Subject to credit approval. Rates subject to change. Start your loan before 11/1/13 to qualify for 2.9% APR for 180 days.

Inside:

- Holiday Loan: Up to \$1,500 at 5.99% APR for 12 months

UNDER CONSTRUCTION

Changes from 10/25 – 10/28

Offices Closed

Our offices will be closed starting Friday, 10/25 at 6:00 PM EST. We will not be open Saturday, 10/26 and we will open late-morning, Monday, 10/28.

Account Information

You will not be able to access your account online, via mobile device or by phone.

Account Transactions

We will not process transactions over the weekend. Shared branching will also not be available during this time.

Plastics

ATM, debit or credit card transactions can be done all weekend.

Online Bill Pay

You will be able to access Webster bill pay over the weekend. Transactions scheduled over the weekend will be paid when we're up and running on Monday, 10/28.

We appreciate your patience.

see page 3 for more changes

\$25 Refer a Friend



Refer-A-Friend: Get \$25 Each During International Credit Union Week 10/14 - 10/19/13

Tell your friend or family member to mention your name while opening any NEW account and we'll deposit \$25 in both your accounts.

* Accounts closed within 180 days will forfeit \$25 Refer-A-Friend bonus

12 Month Loan For Your Holiday Needs

- Up to \$1,500 at 5.99% APR for 12 months
- Limited Time Only - offer expires 12/31/13
- Avoid high interest rate store charge cards and credit cards



Board Nominations - Get Involved!

Eaton Family Credit Union is a financial cooperative where each member has a say in our future. As a committee or board member, you can help mold our future.

The Eaton Family Credit Union board of directors and management team invite you to pick up a nominating packet.

Nominations are due by December 7, 2013.

UNDER CONSTRUCTION

Changes starting 10/28

Sub-Accounts

Your account number will be the same but the sub-account numbers will change. For example:

- **Savings** will be 99
 - **Holiday Club Account** will be 79
 - **Loans** will be from 01 to 24
 - **Advantage Checking** will be 75
 - **Vacation Club** will be 80
- Contact us for more details.

Home Banking

See your account information online with the new home banking. Your account number is your User ID and your Password will be the last four digits of your social security number. Regarding account security, remember to set up your security images, change your user ID and password.

Alerts

You can get E-Alerts for when electronic transactions go through or your account balance drops below a certain amount, and more.

MATT Line TouchTone Teller

Initially only account information will be available on the MATT Line. In December the full MATT Line capabilities, including voice prompts, will be available. We apologize that the prompts will change in November and December.

Mobile Access

Our CU Mobile will continue and our new home banking is more mobile-friendly.

Receipts

We're going electronic with signature pads instead of receipts and all your transactions going forward will be available online in your E-Doc folder.

Archives

Your account history for the last 24 months will be available in home banking but unfortunately archived e-statements will not so contact us if you need more information.

Visa Balance and Payments

Get balances and make payments online via home banking and you can still use eZCardInfo.com.

We appreciate your patience.

David Carlson - Local Partner On Your Side



Eaton Family Credit Union is pleased to partner with longtime Nationwide Insurance agent and Euclid-resident, David Carlson on offering discounts to all Eaton Family Credit Union members.

Current Nationwide Insurance customers save 3% on their automobile policy.

Prospective Nationwide Insurance customers should contact David to find out how they can save up to 3% on auto and home insurance.

No matter where you live or work, contact David Carlson at 216-BUY-EASY, visit him in Euclid on Lakeshore Drive or online at TheCarlsonAgency.com



The Carlson Agency
216-BUY-EASY

Get Ready For The Holidays

- **Visa Gift Cards** are accepted anywhere
 Visa is accepted.
- Available from \$25 to \$1,000
- \$4.95 at our office... look for holiday season discounts!
- Some fees apply after 180 days



Open Your 2014 Holiday Club Account

Save a little each payday & next year's holiday expenses will be paid for!
 2013 Holiday Club funds will be transferred to Share Accounts on October 25.

Happy Holidays!



We've Got Winners

\$25 E-mail Winner: Wesley from Massillon

\$25 E-Statement Winner: Marife from Aurora

Sign-up to receive E-Statements and E-mail updates on specials at EatonFamilyCU.com so you can win next quarter.

2014 Discount Books Available



- **2014 Entertainment Books - now \$20**
- **Our Town & All Around - now \$28**

Save up to 50% at the area's top restaurants... theatre tickets & more!

The Holidays are coming - these books make great gifts... pick up one of each!

There's a limited supply, so stop in and get yours today!

Holiday Schedule

- Columbus Day** - Monday, October 14
- Thanksgiving & Day After** - Thursday, November 28 & Friday, November 29
- Christmas Eve** - Tuesday, December 24
- Christmas** - Wednesday, December 25
- New Year's Eve** - Tuesday, December 31
- New Year's** - Wednesday, January 1

Remember: Home Banking, Online Bill Pay, ATM/Debit Card, MATT TouchTone Teller and Mobile Banking available 24/7



Anticipated Dividends:

Fourth Quarter 2013
 October 1 - December 31, 2013

Regular Share Accounts***

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

Money Market Savings**

As of October 2013

| | | |
|------------------------|------|------|
| \$ 2,500 - \$24,999.99 | .05% | .05% |
| \$25,000 - \$74,999.99 | .10% | .10% |
| \$75,000 - \$99,999.99 | .20% | .21% |
| \$100,000+ | .25% | .26% |

IRA Savings***

| | | |
|-----------------|-------|-------|
| \$.01 and above | 1.00% | 1.00% |
|-----------------|-------|-------|

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

Our mission is to 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.

Official Family

Board of Directors

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

Supervisory Committee

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

Office Staff

| | | |
|--------|----------|---------|
| Alyson | Irene | Maretta |
| Anita | Josipa | Mirjana |
| Bianca | Kathryn | Michele |
| Debbie | Kelly | Mike |
| Diane | Kenyita | Rich |
| Dottie | Kristina | Robyn |
| Eric | Lisa | Sue |
| Fred | Lori | Terry |
| | | Vivian |