

Member Matters



Personal Banking Service - Quality You Deserve!

October 2019

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

Extension 1056
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

Happy ICU Day!

International Credit Union Day celebrates the spirit of the global credit union movement.



**Local Service.
Global Reach.**

The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences.

ICU Day has been celebrated on the third Thursday of October since 1948. This year it's Thursday, Oct. 17.

\$25 For You

\$25 For Them

To celebrate ICU Day, anytime in October when a friend or family member you refer becomes a Member of Eaton Family Credit Union, you each will get a \$25 bonus added to your Share Savings Accounts.* Just be sure they provide your name when they complete an application.

* Offer good through October 31, 2019. Referring Member and new Member each will receive \$25 when the new account is opened. Existing Member must be in good standing to receive bonus. New accounts closed within 180 days will forfeit bonus. Other restrictions may apply. Ask a Member Service Representative for details.

Who's eligible for membership in Eaton Family Credit Union?

Membership is open to existing Members' parents, siblings, children and spouses regardless of where they live.

Anyone who lives, works, prays or attends school in Cuyahoga or Lake County, OH, or works for one of our Select Employee Group companies is eligible, too.

For more info about becoming a Member, visit
<https://www.eatonfamilycu.com/how-to-become-a-member/>

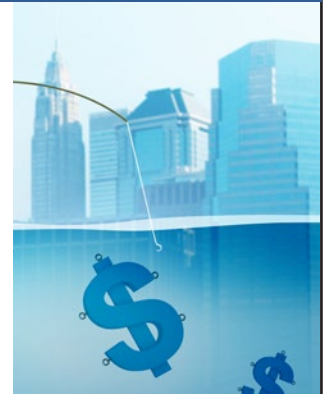
Catch a Great CD Rate.

**Savings rates are dropping.
Catch this great CD rate before it disappears:**

1.75% APY on a 12-month CD.*

Call 216-920-2000 to speak with a Member Service Representative for details or to get saving.

* Offer good through October 31, 2019. Rates are subject to change without notice. Must be a Member in good standing. \$500 minimum deposit required. Other restrictions may apply. Ask a Member Service Representative for details.



Inside >>>

Board Nominations Due



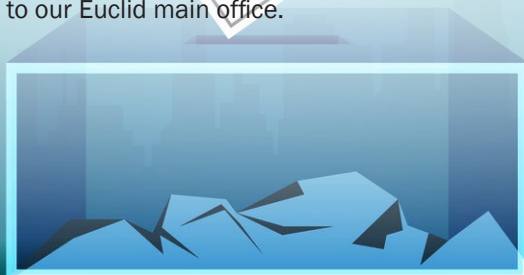
Welcome, CardValet!

Applications Available for Board Positions

Applications are available now for positions on the Eaton Family Credit Union Board of Directors and Supervisory Committee.

Board Members help shape the credit union's future by providing experience and leadership while the Supervisory Committee double checks the Board of Directors and management staff to ensure they're properly safeguarding members' assets. In both rolls, it's important to understand credit union activities but applicants don't have to be financial industry professionals to volunteer.

To be considered, request a nominating packet at any branch or get one online at www.eatonfamilycu.com/forms The deadline is December 7, 2019 to complete and return the packet to our Euclid main office.



Welcome CardValet!

Our My Mobile Money Access app has been replaced with CardValet, a free app for Members to use to manage their MasterCard Debit Card.

CardValet
YOUR DEBIT CARD AT YOUR CONTROL

CardValet is very user friendly, more robust and offers:

Fraud Protection

- Real-time alerts keep you informed when cards are used
- Transaction controls allow your cards to work only in specific locations or geographic areas
- No withdrawals or purchases will be approved when your cards are "off"

Spending Controls

- Set spending limits for general use or specify thresholds by merchant types such as gas, groceries or retail stores
- Establish controls by location and change parameters via your mobile device

Access to Balances and Transactions

- Monitor your finances anytime, anywhere by using the CardValet app to check your account balances or review recent card transactions

For more information or to get help setting up CardValet for your Debit Card, call 216-920-2000, ext. 1000, to talk with Robyn.

Want a Debit Card to use with CardValet? Check out our Checking Accounts!

- Get unlimited check writing and free use of Webster Bill Pay to pay bills online
- No monthly service charge, minimum balance requirement or transaction fees
- Balances of \$1,000 or more earn dividends and 8 free ATM transactions per month
- Overdraft protection is available

Learn more at <https://www.eatonfamilycu.com/checking-accounts/>

Anticipated Dividends:

Fourth Quarter 2019
October 1 - December 31, 2019

Regular Share Accounts***

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

Money Market Savings**

As of October 2014

\$ 2,500 - \$ 4,999.99	.30%	.30%
\$ 5,000 - \$ 9,999.99	.40%	.40%
\$10,000 - \$24,999.99	.60%	.61%
\$25,000 - \$74,999.99	.70%	.72%
\$75,000 - \$99,999.99	.80%	.82%
\$100,000+	.90%	.92%

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.



Top Deals

Sprint

intuit turbotax

Get more from your credit union membership at LoveMyCreditUnion.org