

Member Matters



Personal Banking Service - Quality You Deserve!

March 2020

Contact Us

Phone: 216-920-2000
800-845-5446
Fax: 216-920-2030

EatonFamilyCU.com
Facebook, Twitter, YouTube

Euclid Office

333 Babbitt Road
Mon., Tues. & Thurs.
8:30 am - 5 pm
Wed. 10 am - 5 pm
Fri. 8:30 am - 6 pm
Sat. 8:30 am - 1 pm

Willoughby Hills Branch

Extension 1056
28954 Chardon Road
Mon. - Fri.
8 am - 4 pm

Eaton Lincoln Branch

Extension 1057
Mon., Wed. & Fri.
9 am - 4 pm
Tues. & Thurs.
7 am - 4 pm

Eaton Searcy Branch

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

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: 833-337-6075



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

Learn More About IRAs

Looking for a way to save for retirement in a tax-advantaged way?

Check out an Individual Retirement Account from Eaton Family Credit Union.

There are three major types of IRAs:

Traditional IRA: make contributions with money you may be able to deduct on your tax return and any earnings can potentially grow tax-deferred until you withdraw them in retirement. Many retirees find themselves in a lower tax bracket than they were in pre-retirement, so the tax-deferral means the money may be taxed at a lower rate.

Roth IRA: make contributions with money you've already paid taxes on and your money may potentially grow tax-free, with tax-free withdrawals in retirement, provided that certain conditions are met.

Rollover IRA: contribute money "rolled over" from a qualified retirement plan into this traditional IRA. Rollovers involve moving eligible assets from an employer-sponsored plan such as a 401(k) or 403(b) into an IRA.

Consider an IRA for these benefits:

- Supplement your current savings in your employer-sponsored retirement plan.
- Gain access to a wider range of investment choices than your employer-sponsored plan.
- Take advantage of potential tax-deferred or tax-free growth.

Though Eaton Family Credit Union can't give advice to plan your retirement, we can walk you through the IRA options we offer.
Call 216-920-2000 for more information.



FROM THE AUTOSHOW TO YOUR DRIVEWAY.

**FOR LOANS AND
PROTECTION PLANS**
Call 216-920-2000 or visit
eatonfamilycu.com.



Inside ▶▶

Annual Meeting



Scholarship Applications



Resources for Business

Last Call for Annual Meeting Tickets

Join us for the 2019 Annual Meeting on
Sunday, March 29, 2020 at the Irish American Club.
It's located at 22770 Lakeshore Boulevard, Euclid, OH 44123

11:30 AM - Doors open & registration begins
12:00 PM - Family-style meal served
1:00 PM - Annual Meeting begins

Tickets are available at our Euclid and Willoughby Hills offices. They cost:
\$7 for Members • \$17 for non-Members • \$3 for children ages 6-11

**Only Members in attendance will be eligible to win a door prize,
including the 55" flat-screen smart TV.**



New Scholarship Applications Available

The Ohio Credit Union Foundation just shared its 2020 video scholarship application and we've posted it on our website.

Now, our Members in high school graduating this year have \$22,500 in scholarship money available to them.



Ohio Credit Union Foundation Annual Video Scholarship

Visit www.eatonfamilycu.com to see all the scholarship applications being offered.

Resources for Business



Through a partnership with Electronic Merchant Systems, we can help grow Members' businesses with credit and debit card processing. Members love EMS for awesome pricing and customer service provided round-the-clock from in-house, live support professionals.

Electronic Merchant Systems offers:

- Credit & Debit Card Processing for Mobile, EMV and Apple Pay
- Web Solutions and Shopping Carts
- Point of Sale Terminals
- Mobile Loyalty Programs
- Gift and Loyalty Cards

Learn more about Electronic Merchant Systems and what they can do for your business at www.eatonfamilycu.com.

Eaton Family Credit Union also provides business lines of credit and loans for:

- purchases or refinances
- capital equipment
- commercial real estate
- vehicles

To learn more, call Dave in our Euclid office at 216-920-2021.

