# Member Matters

#### E Eaton Family CREDIT UNION, INC.

Personal Banking Service - Quality You Deserve!

April 2020

# Credit UNION, I

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





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



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## **Introducing Our New Home Banking**



- Better organization of account information
- All current home banking settings will be moved over to the new site
- · Works best on a phone or tablet
- Better navigation pages
- Apply for a loan directly on the site
- Direct link to EZ Visa Card

## More online and on-the-go options!

#### Home Banking and Mobile Banking:

- View account balances as well as pending and past transactions.
- Transfer funds between accounts, including payments to loans and VISA credit cards.
- Find nearby Credit Union locations.
- Use "Contact Us" to email or call us with a question.
- Customize your app settings to your preference.

#### **Mobile Wallets:**

- Use our VISA Credit Card and MasterCard Debit Card with any of the three leading Mobile Wallet options.
- More secure than using cash and traditional cards because of the tokenization process.



YOUR DEBIT CARD AT YOUR CONTROL

SAMSUNG

pay

- Make in-store purchases fast by tapping your device on the terminal in the check-out line.
- Quickly make in-app purchases without having to enter your card info.
- Receive great offers and rewards just for using your Mobile Wallet.

## **CardValet Makes Mobile Banking Easy**

#### 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.

## **2019 Annual Meeting Update**

We have decided to postpone our Annual Meeting that was scheduled for Sunday March 29. Anyone who has purchased a ticket can receive a refund at any time. We will be holding the Annual Meeting later in the year and your ticket will still be valid. We will have more information about the reschedule date out as soon as possible.

## **Announcing Summer Loan Special**

In a response to COVID-19 we have decided to offer our Summer Loan Special early with a few upgrades!

### Get up to \$1,500 at 6.99% APR for up to 15 months with no payment for 90 days with a Summer Loan.\*

That's a payment of less than \$130 per month. Use it to pay for a vacation, home renovation or unexpected expense.

> Call 216-920-2000 to speak with a Member Service Representative for more information or to apply.

> Don't miss this opportunity to have some fun and avoid the high interest rates charged by credit and retail store cards.

**The Summer Loan Special ends** Saturday, June 2nd.

\*Subject to credit approval and based on Member's individual credit quality.



Anticipated **Dividends:** Second Quarter 2020 April 1 - June 30, 2020

Regular Share Accounts***		
	Rate	APY*
\$250+	.05%	.05%
Money Market Savings**		
\$ 2,500 - \$ 4,999.99	.10%	.10%
\$ 5,000 - \$ 9,999.99	.20%	.20%
\$10,000 - \$24,999.99	.30%	.30%
\$25,000 - \$74,999.99	.35%	.35%
\$75,000 - \$99,999.99	.40%	.41%
\$100,000+	.50%	.51%
IRA Savings***		
\$.01 and above	1.00%	1.00%
Checking***		
Advantage		
\$1,000 and above	.02%	.02%
Advantage Plus		
\$1,500 and above * Annual Percentage Yield	.05%	.05%

\*\* 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.









**Top Deals** 

Get more from your credit union membership at LoveMyCreditUnion.org