

# Member Matters

Autumn  
IS HERE!



Personal Banking Service - Quality You Deserve!

October 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

## Happy ICU Day!

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



INSPIRING HOPE FOR  
A GLOBAL COMMUNITY™

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, October 15.

**\$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, 2020. 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?

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

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

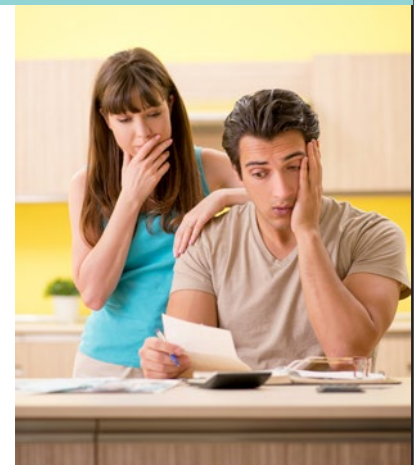
For more info about becoming a Member, visit  
<https://www.eatonfamilycu.com/how-to-become-a-member/>

## Struggling to Make Ends Meet?

**Stretch Pay is the Credit Union alternative for  
Pay Day Loans for when you are short between  
pay checks or have unexpected expenses.**

For an annual fee of \$35, Members can borrow \$250 a month at 18.00% APR\*. Pay back the initial advance plus the interest within 30 days and you can get another advance.

\*Rates are based on Member's individual credit quality and are subject to change without notice. To qualify, borrowers must be a Member for at least 120 days, 18 years old or older, have verifiable income, not be delinquent on any existing loans, not have a negative balance in any account, and not be in the process of filing for bankruptcy.



Inside >>>

Become a Board Member



ScoreBig Sweepstakes

# Become A Board Member

Applications are now available 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 are properly safeguarding members' assets. In both roles, it's important to understand credit union activities, although, applicants do not have to be financial industry professionals to volunteer.

To be considered, request a nomination packet at any branch or get one online at [www.eatonfamilycu.com/forms](http://www.eatonfamilycu.com/forms). The deadline to complete and return the packet to our Euclid main office is December 5th, 2020.

## ScoreCard® Rewards ScoreBig Sweepstakes



**Eaton Family Credit Union Members can win up to ONE MILLION ScoreCard® rewards points!**

As an EFCU credit card holder, you are automatically entered if you are in good standing, and you can receive additional entries just by making purchases with your credit card. At the end of October, 15 winners will be chosen at random.

- Grand Prize - 1,000,000 ScoreCard® rewards points
- 1st Place - 350,000 ScoreCard® rewards points
- 2nd Place - 150,000 ScoreCard® rewards points
- (5) 3rd Place - 50,000 ScoreCard® rewards points
- (7) 4th Place - 25,000 ScoreCard® rewards points

If you do not have an Eaton Family Credit Union credit card but would like to increase your chances of winning next year's sweepstakes, visit a local branch, and apply today!

\* Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice. For a full list of the The ScoreCard® Rewards ScoreBig Sweepstakes official rules, please visit [www.scorecardrewards.com](http://www.scorecardrewards.com).

### Anticipated Dividends: Fourth Quarter 2020 October 1 - December 31, 2020

Regular Share Accounts***	Rate	APY*
\$250+	.02%	.02%
<b>Money Market Savings**</b>		
\$ 2,500 - \$ 4,999.99	.05%	.05%
\$ 5,000 - \$ 9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.15%	.15%
\$25,000 - \$74,999.99	.20%	.20%
\$75,000 - \$99,999.99	.25%	.25%
\$100,000+	.35%	.35%
<b>IRA Savings***</b>		
\$.01 and above	.50%	.50%
<b>Checking***</b>		
Advantage		
\$1000 and above	.01%	.01%
Advantage Plus		
\$1500 and above	.02%	.02%

\* 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.

## Connect With Us



Eaton Family Credit Union



Our Facebook, Instagram, and Twitter pages feature content such as current offers, financial tips, community involvement, and more! Follow us today to stay up to date with what we're doing at EFCU.



**Save up to 60% on  
Travel & Entertainment**