



Member Matters

Personal Banking Service - Quality You Deserve!

January 2022

Download our New App

Just search
Eaton Family CU Mobile Banking
on the App Store or Google Play
to download the new app today!



Stay in touch with your money wherever you are without making a trip to the credit union with the Eaton Family Credit Union Mobile Banking app.

Access is quick, convenient, secure, and allows you to do the following from your smartphone or tablet:

- Make instant account transfers
- Deposit checks
- View account balances
- Pay bills
- Withdraw funds
- View your account statements

All that and more with just a few quick taps. Sign in quickly and securely using your phone's facial recognition, fingerprint authentication, and/or a 4-digit passcode.

◀ To get started, simply download the app and then sign in using your EFCU Online Banking username and password. If you haven't established these yet, simply click on "Enroll now" to get started.

Feel free to contact a Member Services Representative at 216-920-2000 with any questions

Overspend this Holiday Season?.....

Don't worry! You can transfer those high balances and expensive rates.

When you apply today for a VISA Credit Card, you'll receive an introductory rate of 2.90% APR on balance transfers and purchases for 6 months.* After the introductory period, the rates will be 7.15% APR variable for Platinum and 13.90% APR fixed for Classic cards.

Not only do you save on interest and fees, but you can also consolidate your debt AND write fewer checks. Plus, it lowers your monthly bill.

Choose from 1 of our 3 great options:

Platinum: 7.15% APR variable* **Classic:** 13.90% APR fixed **Secured:** 9.90% APR fixed

Want to know more? Visit your local branch or call (216) 920-2000 to speak with a Member Service Representative.

*Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice. New cards only, please.



Contact Us

Phone: 216-920-2000 • 800-845-5446 • Fax: 216-920-2030 • EatonFamilyCU.com

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

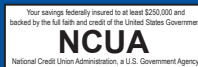
Eaton Searcy Branch
Extension 1060
Mon. - Thurs. 9 am - 4 pm
Closed Fri.

24-Hour Loan Line
888-754-2714

ABA Routing Number: 241075470

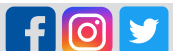
MATT TouchTone Teller
216-920-2010 or
800-513-9260

Lost or Stolen Cards
VISA: 800-808-7230
ATM/Debit: 833-337-6075



Coming Next

Scholarship • CD Offer



Scholarship Applications Now Available

\$14,000 in scholarship money will be provided to Members who are seniors graduating high school in 2022.

- Two scholarships of \$5,000 each will be available for students planning to attend a 4-year college or university.
- Two scholarships of \$2,000 each will be available to students planning to attend a 2-year program at a community college or accredited vocational school.

Submit your application, essay, transcript, and reference letters to Eaton Family Credit Union on or before March 31, 2022.

Visit www.eatonfamilycu.com/scholarships to view the guidelines and download the application. Please contact Rebecca Wilson at rwilson@eatonfamilycu.com with any questions.

*Applicants can be pursuing any major field of study and must be a Member in good standing to be considered.



Anticipated Dividends:

First Quarter 2022

January 1 - March 31, 2022

Regular Share Accounts***

	Rate	APY*
\$250+	.02%	.02%

Money Market Savings**

\$ 2,500 - \$ 4,999.99	.02%	.02%
\$ 5,000 - \$ 9,999.99	.02%	.02%
\$10,000 - \$24,999.99	.07%	.07%
\$25,000 - \$74,999.99	.10%	.10%
\$75,000 - \$99,999.99	.15%	.15%
\$100,000+	.25%	.25%

IRA Savings***

\$.01 and above	.50%	.50%
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Checking***

Advantage		
\$1,000 and above	.01%	.01%
Advantage Plus		
\$1,500 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.

Invest in Your Future with a CD

**Have cash in your savings account not earning much?
Invest in a Certificate of Deposit (CD)!**

A CD is an account that allows you to save money at a fixed interest rate for a set amount of time (aka term) – say, 6 months, 1 year, or 5 years. In exchange for leaving your money in the account, EFCU offers an interest rate that's higher than those offered by a traditional savings account.



For the month of January, you can get .25% added to our CD rate when you extend your existing CD's term or set up a new CD with a term of 24 months or more.

Call 216-920-2000 or stop into one of our offices to speak with a Member Service Representative.

*Offer good through 1/31/22. Must be a Member in good standing. \$500 minimum deposit. Other restrictions may apply.

Privacy Statement

All financial companies need to share members' personal information to run their everyday business and can choose how your personal information is shared. Federal law gives consumers the right to limit some, but not all, sharing of this information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Copies of our Privacy Statement are available at each branch as well as online at: www.eatonfamilycu.com/Privacy.pdf



**TAX SOLUTIONS
AND SAVINGS
FOR MEMBERS**



SCAN THE QR CODE
TO VIEW SAVINGS

TaxServices.LoveMyCreditUnion.org

