



Member Matters

Personal Banking Service - Quality You Deserve!

April 2022

April is Youth Month

Saving money is one of the most important aspects of having a secure financial foundation. There are ways to empower the next generation, and that starts by teaching children the importance of saving from a young age. If you are a parent, here are some easy ways to teach your children about saving money.

**SAVE SMALL
DREAM BIG**
at your credit union™

- Start the conversation: Money doesn't have to be scary or taboo. Use financial discussions as teachable moments.
- Lead by example: Children learn by example, so the best way to teach your child about saving money is to save money yourself.
- Open a Youth Savings Account: Bring your child to EFCU to open up a savings account for them. Have them count how much money is going to be deposited, so they can have a physical understanding of how much money they have.

Teaching kids how to save money is an investment in knowledge which truly pays the best interest. Visit our website for more information on our Youth Savings Accounts.

OPEN AN ACCOUNT. MAKE A DEPOSIT. MATCH YOUR DEPOSIT. WIN A GREAT PRIZE!

Enter to win \$100 to be deposited into your Youth Savings account!

All Youth Members are eligible to win, who:

- Open a new Youth Savings Account in April with a deposit of \$25 or more, or
- Deposit \$25 to an existing Youth Savings Account any time in April

EFCU will match all new Youth Savings Account Deposits up to \$25!

Offer ends 4/30/22. Only 1 entry per Member. No purchase necessary. Other restrictions may apply.

All Youth Members who open an account or make a deposit during Youth Month will be eligible for a chance to win a share of \$1,000 in the National Youth Saving Challenge sponsored by the Credit Union National Association (CUNA).

In April, youth 17 and younger are encouraged to:

- open a Youth Savings Account
- make a deposit
- enter to win at a local branch

In May, CUNA will award the \$1,000 grand prize to a participating credit union.

If it's us, we'll randomly select 10 Youth Members to receive \$100 awards.

Winners will be notified by phone. For complete contest rules, visit eatonfamilycu.com



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

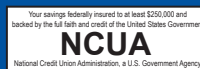
**ABA Routing
Number: 241075470**

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

Planning a Summer Getaway?



Coming Soon: Summer Loans

Starting to plan for summer, but don't want to get hit by big bills all at once? You need a Summer Loan from EFCU!



Starting May 1st, get up to \$1,500 at 6.99% APR for up to 12 months.
That's a payment of less than \$130 per month!
Use it to pay for a vacation, home renovation or unexpected expense.
Don't forget to upgrade your ride, too!



Car & Motorcycle Financing
Available for up to 72 Months
New: rates as low as 2.74%
Used: rates as low as 4.24%

RV & Boat Financing
Available for up to 180 Months
New: rates as low as 4.75%
Used: rates as low as 5.50%

Call 216-920-2000 to speak with a Member Service Representative or visit home banking to apply online. Don't miss this opportunity to have some fun and avoid the high interest rates charged by credit and retail store cards.

Subject to credit approval and based on Member's individual credit quality. Offer ends on July 31, 2022.

Anticipated Dividends:

Second Quarter 2022

April 1 - June 30, 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.

Planning a Summer Getaway?

We have some tips to make your vacation stress free.

Take us with you. Use your ATM and Debit Card to get cash surcharge-free at thousands of participating ATMs nationwide. Members receive 8 pin-based transactions each month with no fees when minimum requirements are met.

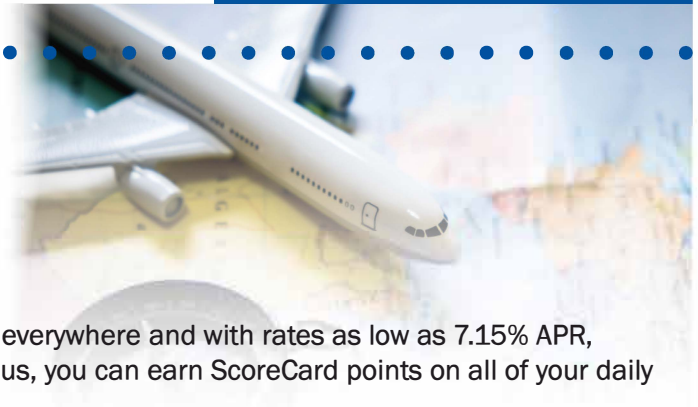
Get access and rewards. Our VISA Credit Card is accepted almost everywhere and with rates as low as 7.15% APR, you'll avoid the high interest rates charged by other credit cards. Plus, you can earn ScoreCard points on all of your daily purchases.

Call Robyn before you leave. Our Fraud Department watches for irregular transactions on your Debit Card and will deny those made outside your normal use. Call Robyn at 216-920-2000, ext. 1000, to update your account so your vacation purchases don't get blocked, and your account stays secure.

Visit a Shared Branching Location. You have access to over 5,000 credit unions located across the US where you can complete most regular transactions. Plus, Shared Branching provides access to a network of 30,000 surcharge-free ATMs. Please remember you'll need to provide a valid, government-issued photo ID, along with your credit union's name and account number, to complete a transaction at a Shared Branch location.

Text your ZIP code to 91989 or visit sharedbranching.org to find a Shared Branching or ATM location near you.

Member Service Representatives are happy to answer any other questions via phone at 216-920-2000 or via email at member@eatonfamilycu.com.



Summer Holiday Closings

May 30th, 2022 – Memorial Day
June 20th, 2022 – Juneteenth (Observed)
July 4th, 2022 – Independence Day