

Member Matters



Personal Banking Service - Quality You Deserve!

January 2012

Euclid Office

333 Babbitt Road
Euclid, OH 44123

Contact Us

216-920-2000
800-845-5446
216-920-2030 FAX

EatonFamilyCU.com

Facebook, Twitter, YouTube
Skype: EatonFamilyCU

Office Hours

Monday, Tuesday, Thursday
8:30AM - 5:00PM
Wed: 10:00AM - 5:00PM
Friday: 8:30AM - 6:00PM
Sat: 8:30AM - 1:00PM

Willoughby Hills Branch

28954 Chardon Road
Extension 1055
Monday - Friday
8:00AM - 4:00PM

Wickliffe Branch

1460 Rockefeller Road
Extension 1050
Monday - Friday
11:00AM - 5:00PM

Eaton WHQ ATM

Surcharge-Free for members

Eaton Lincoln Branch

Extension 1057
Mon, Tues, Wed
11:00AM - 1:00PM
Thurs, Fri - 9:00AM - 1:00PM
Mon - Fri - 2:00PM - 4:00PM

Eaton Searcy Branch

Extension 1060
Monday through Friday
9:00AM - 2:00PM

MATT TouchTone Teller

216-920-2010 or
800-513-9260

24-Hour Loan Line

888-754-2714

FREE Web Bill Pay

888-918-7456

Shared Branch Locator

800-919-2872

ABA Routing & Transit

Number: 241075470

Lost or Stolen Cards

VISA: 800-808-7230

ATM/Debit: 800-264-5578

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

EQUAL OPPORTUNITY LENDER



Your One-Stop Shop For Vehicle Loans

Great Loan Rates*

New as low as
3.49% APR
for up to 72 months

Used as low as
4.99% APR
for up to 72 months



* Subject to credit approval and based on each member's individual credit quality. Rates are subject to change.

Lower Cost Protection

- **Vehicle Gap Protection** at \$225 one-time fee for cars, trucks and motorcycles
- **Mechanical Breakdown Protection** provides protection against mechanical breakdowns above and beyond the original manufacturer's warranty.

Invest in America

- General Motors is offering preferred pricing when you purchase a new GM vehicle.



Personalized Service

- **Brian Litra** from MembersAuto (330) 284-1468
- **Michael Healy** from KDK Auto Brokers (216) 554-1899
- **Leah Brown** from Enterprise Car Sales (440) 735-2030



Boat or RV Financing for up to 180 months on certain models

- New boat or RV financing available for as low as **5.90% APR**
- Used boat or RV financing available for as low as **6.60% APR**
- In the Cleveland-area contact **Ryan Evans** at Sima Marine (440) 269-3200

Inside



Tax Savings



College Scholarships



Annual Meeting

Tax Time Savings

Try TurboTax Online Free Edition or Save 10% on TurboTax Online Deluxe

Either way you will get your refund in as little as 9 days when you e-file and choose direct deposit into your Eaton Family Credit Union checking or savings account. Note: ABA Routing and Transit Number 241075470.

Relax and Let a Local Jackson Hewitt Tax Professional Handle Your Taxes

The preparers at Jackson Hewitt Tax Service will address your concerns and answer all of your tax questions with professional, friendly service. Remember to print out your \$30 Eaton Family Credit Union member discount coupon.



To get started today, visit EatonFamilyCU.com and choose Perks Plus.

**Need your tax refund immediately?
Ask about our Tax Refund Advance Loan.**



\$30 Coupon

Education Center



**Education Signature Loan
as low as 12.40% APR**



**Education Line of Credit
@ 8.25% APR Variable**

Paying for College the Smart Way

As college tuition costs continue to rise, more students are in need of private student loans to help fund the gap between financial aid and college expenses.

With the Smart Option Student Loan® from Sallie Mae® in partnership with Eaton Family CU, you can choose from three in-school repayment options to help you pay off your loan faster and save money compared to the conventional private loan.

By offering interest rates among the lowest in the country, the Smart Option Student Loan enables you to choose to make payments while in school and graduate with less loan debt or defer your payments and enjoy more flexibility while in school.

Seeking higher education is an exciting and valuable experience, and we want to help make it happen. ***Together we can do this.***

Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply at EatonFamilyCU.com - Loans - Education.



Scholarships Available

Contact us to request an application or visit EatonFamilyCU.com.
Local students can see their guidance counselor.

Ohio Credit Union League Scholarships

OCUL Winners may be entered into a statewide contest for a \$2,500 scholarship

Cleveland Chapter Of Credit Unions

- 1 scholarship for \$1,000 and 2 scholarships for \$750 each
- Application deadline is February 10, 2012



Northeast Chapter Of Credit Unions

- 1 scholarship for \$1,500 and 2 scholarships for \$1,000 each
- Application deadline is February 10, 2012

Eaton Family Credit Union Scholarship in Remembrance of Matthew A. Logies

- 3 scholarships for \$1,000 each
- High school senior - Business or Finance Major
- Application deadline: March 17, 2012
- Eaton Family Credit Union membership

Beat The Banks With Our Checking

FREE Advantage Checking

- NO monthly fee
- Earn interest with at least \$1,000 on deposit

- FREE online access

View your connected accounts, transfer funds, make loan payments, advance line of credit and request a check

- FREE Webster Bill Pay

Pay bills online – set-up reminders, one time and recurring payments

Pay anyone via email or text with ZashPay

Better than PayPal - ZashPay is FREE when you initiate and receive payments

Transfer Money in and out of your checking account

- FREE Debit MasterCard for purchases and to get cash

Always say "Credit" instead of "Debit" at the register

Surcharge-FREE with MoneyPass ATMs featuring U.S. Bank and more

Second Chance Checking

- To help you get on track if you're listed on Chex Systems or with TeleCheck

- Set-up direct deposit then you can

- Pay with paper checks

- Pay bills online with FREE Webster Bill Pay

- Get cash at ATMs

- Use shared branch credit union partners

- A great way to get the benefits of a checking account for \$10 monthly – stay in touch... we want to help you move into Advantage Checking



Employee Spotlight

Barb Nau is 24-year veteran of the credit union industry. Early on she worked in customer service. This experience was very helpful when she ran E.L.L. Credit Union at the GE lamp plant in Cleveland. Since the merger, Barb has been working in our Wickliffe, Ohio office.

A lifelong Clevelander, Barb graduated from Kenston High School. She is an avid bowler and also worked at the Roseland Lanes near her home in Bedford Heights.



Barb Nau

Barb is a collector and animal lover. She has amassed a collection of over 400 Teddy Bears. Over the years Barb has owned cats, dogs, guinea pigs and even a skunk. Barb previously trained Thoroughbred horses. She even competed in barrel and harness racing.

Barb is a long-term saving advocate. She'll let you know when you're on track and when you're not meeting your goals too.



Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the NACUC_ZZM Corporate ID.



Plan To Attend Our Annual Meeting

SUPPORT EATON FAMILY CREDIT UNION!

Sunday, March 25, 2012

Tizzano's Party Center



1361 East 260th Street

Euclid, Ohio 44132

11:30 AM Registration

12:00 PM Buffet

1:00 PM Annual Meeting

**DOOR PRIZE
DRAWING!**

Call today to reserve your tickets!

See you at the meeting!

New Year's Resolution

Check your credit report!

You can check any of the three credit reporting agencies once per year, so after you read this...

- Go to AnnualCreditReport.com OR
- Call 877-322-8228 OR
- Mail to get a request form:
Annual Credit Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Then check again mid-year and at the end of year. It's your information, make sure it's correct.



\$25 Winners

Brian from Euclid and Mark from Maryland won \$25 Visa Gift Cards in our Email and E-Statement drawing.

Receive your statements electronically, email updates and specials... sign-up at EatonFamilyCU.com.

Holiday Schedule

Eaton Family Credit Union will be closed on:

Martin Luther King Day

Monday, January 16th

President's Day

Monday, February 20th

**Remember: Home Banking,
Online Bill Pay, ATM/Debit Card,
MATT TouchTone Teller and
Mobile Banking available 24/7**

Best wishes for a prosperous, healthy, & happy new year from all of us at Eaton Family Credit Union!

Anticipated Dividends: First Quarter 2012

January 1 - March 31, 2012

Regular Share Accounts***

	Rate	APY*
\$250+	.20%	.20%

Money Market Savings**

As of January 2012

\$ 2,500 - \$ 4,999.99	.20%	.21%
\$ 5,000 - \$ 9,999.99	.20%	.21%
\$10,000 - \$24,999.99	.20%	.21%
\$25,000 - \$74,999.99	.30%	.31%
\$75,000+	.40%	.41%

IRA Savings***

\$.01 and above	1.40%	1.41%
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Checking***

Advantage

\$1000 and above	.05%	.05%
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Advantage Plus

\$1500 and above	.20%	.20%
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* 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

Our mission is to 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.

Official Family

Board of Directors

Chris Jochum, Chair
Barbara J. Jackson, Vice Chair
Marc Manburg, Secretary
Craig Gruden Mike Losneck
Evie Probert Tim Weidner
Bob Williams Doris Yee

Supervisory Committee

Denise Gruden, Chair
Ralph Dinges John Dragos
Fred Orenics Anthony Sanders

Office Staff

Alyson	Fred	Mike
Anita	Irene	Pam
Barb	Kelly	Rich
Bernice	Kenyita	Robyn
Connie	Lisa	Sarah
Debbie	Lori	Sue
Dena	Maria	Terry
Diane	Michele	Vivian