

Member Matters



Personal Banking Service - Quality You Deserve!

January 2018

Contact Us

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

EatonFamilyCU.com
Facebook, Twitter, YouTube

Euclid Office

333 Babbitt Road
Monday, Tuesday, Thursday
8:30 am - 5 pm
Wed: 10 am - 5 pm
Friday: 8:30 am - 6 pm
Sat: 8:30 am - 1 pm

Willoughby Hills Branch

28954 Chardon Road
Extension 1055
Monday - Friday
8 am - 4 pm

Canton Branch

2415 Edith Ct. NE
Extension 1053
Mon. & Tues. 10 am - 4 pm
Wed. 1 pm - 7 pm
Fri. 10 am - 6 pm
Sat. 10 am - 1 pm

Eaton Lincoln Branch

Extension 1057
Open 9 am - 4 pm
Thur. 7 am - 4 pm

Eaton Searcy Branch

Extension 1060
Mon. - Fri. 8:30 am - 3:30 pm
Closed Wednesday

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: 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



NEW for 2018!

On January 16, our MasterCard Debit Card will be available for use with any of the top three Mobile Wallets – Apple Pay, Samsung Pay and Android Pay. Our VISA Credit Card also can be used with them, too!



SAMSUNG
pay



Apple Pay

What is a Mobile Wallet?

It's a way to carry your debit and credit card information in a digital form on your mobile device. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet or smartwatch.

Why use a Mobile Wallet?

- It's more secure than using cash and traditional cards because of the tokenization process.
- 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.

Visit www.eatonfamilycu.com/mobilewallets.php for more information.



More for your Debit Card

Control your MasterCard Debit Card any time, from anywhere, using my Mobile Money Access.

My Mobile Money Access is a new free app Members can use to:

- Set a variety of alerts for card activity, spend limits, dependent card activity, card-not-present transactions and more.
- Set the app to deny a transaction before it takes place based on criteria you set.
- Turn on and off your card for new purchases while not interrupting recurring bill payments such as monthly gym memberships or subscriptions.
- Locate MoneyPass ATMs which are surcharge-free for Members.
- Check account balances and transaction history.

Learn more about My Mobile Money Access at www.eatonfamilycu.com and follow the links provided to download the app from iTunes or Google Play.

Save the Date!

Join us for the 2017 Annual Meeting on Sunday, March 25, 2018 at the Irish American Club in Euclid. Doors open and registration begins at 11:30 am. A buffet lunch and meeting will follow. Tickets will be available soon. Watch for updates on our website, in Member Matters and on Facebook.

Special Announcement: You will not receive a ballot this year to vote for the Board of Directors. A mail ballot is not required when the number of nominees is equal to or less than the number of open positions.

Inside

Warm up to Winter Sweepstakes

• Love My Credit Union Rewards

Cozy up to Paying Bills This Season

WARM UP TO WINTER
Sweepstakes

Chance to win **\$5K** to pay bills.
Use Online Bill Pay!



Using Webster Bill Pay to pay your bills could score you \$5,000 in monthly cash prizes from the Warm Up to Winter Sweepstakes.

To be entered in the drawing for a cash prize of \$5,000 in January, complete one of these options:

- Add 5 new payees to Webster Bill Pay. Schedule recurring payments to ensure you are entered.
- Make 5 or more online bill payments.*

To learn more, visit www.eatonfamilycu.com and warm up to Winter with Webster Bill Pay!

*Bill payments must be in the amount of \$10 or more to qualify. One payment per payee per entry period. No purchase or use of Webster Bill Pay necessary to enter or win. Making a purchase or use of Webster Bill Pay will not improve your chances of winning. For complete sweepstakes rules, visit www.eatonfamilycu.com

Anticipated Dividends:

First Quarter 2018
January 1 - March 31, 2018

Regular Share Accounts***

	Rate	APY*
\$250+	.05%	.05%

Money Market Savings**

As of October 2014

\$ 2,500 - \$ 4,999.99	.05%	.05%
\$ 5,000 - \$ 9,999.99	.10%	.11%
\$10,000 - \$24,999.99	.10%	.11%
\$25,000 - \$74,999.99	.20%	.20%
\$75,000 - \$99,999.99	.20%	.20%
\$100,000+	.25%	.26%

IRA Savings***

\$0.01 and above	1.00%	1.00%
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Checking***

Advantage		
\$1000 and above	.02%	.02%
Advantage Plus		
\$1500 and above	.05%	.05%

* 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.



Save on TurboTax and get a chance to win \$25K!



As a Member, you can save up to \$15 on TurboTax® and get your taxes done right with the biggest possible refund — plus a chance to win \$25,000!

- NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Save time. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies.
- Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 first prizes, just try TurboTax Online for FREE and provide your email address by February 15th. Visit www.eatonfamily.com to learn more and start filing with TurboTax.

For TurboTax product guarantees, Official rules and other important information, visit <http://turbotax.intuit.com/go/sweepstakesrules>.

Scholarship Applications Now Available!



To help combat the high costs of post-secondary education, Eaton Family Credit Union and several partners are offering scholarships to our Members and their children.

For more information or an application, go to www.eatonfamilycu.com/scholarship2018.php

Check back often because additional scholarships will become available in coming months.

Privacy Statement

All financial companies need to share members' personal information to run their everyday business and are able to 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