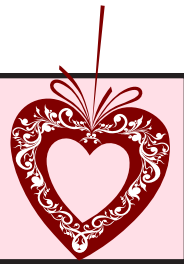


# Member Matters



Personal Banking Service - Quality You Deserve!

February 2017

## 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

## Office Hours

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

## Wickliffe Branch

1460 Rockefeller Road  
Extension 1050  
Monday - Friday  
11 am - 5 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  
Open 8:30 am - 3:30 pm  
Closed Wednesday  
Friday 7 am - 3:30 pm

## 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**



# AMERICA SAVES WEEK

America Saves Week, February 27 — March 4, is a national effort to encourage people to set a personal savings goal, make a savings plan and save automatically.

## Here are some tips for saving automatically:

- Every month, have a fixed amount transferred from your checking account to a savings or investment account.
- Have your employer deduct a certain amount from your paycheck each pay period and transfer it to a savings account.
- Set up automatic payments for all your debts to ensure payments are made on time and in full. You might even qualify for a small interest rate deduction.
- If your employer offers a retirement account, sign up and put in at least the minimum contribution to receive any matches they offer. If your employer doesn't offer a retirement account, consider opening an IRA. And with tax season upon us, now is a great time to start or grow your savings with your refund. 2016 IRA contributions can be made until April 18, 2017.

**Not sure how much to save each month?** Take the America Saves Pledge and create a monthly savings plan which can help you stay committed to saving all year long! Learn more at [www.eatonfamilycu.com](http://www.eatonfamilycu.com).



**You look like you can start saving.**  
Put some away with automatic deposits.

**AMERICA SAVES WEEK**  
February 27 - March 4, 2017

Pledge  
to save  
now!

## What's an IRA?

An Individual Retirement Account allows you to save money for retirement with tax-free growth or on a tax-deferred basis.

### There are three main types of IRAs and each has unique advantages:

**Traditional IRA:** make contributions with money you may be able to deduct on your tax return, and any earnings can potentially grow tax-deferred until you withdraw them in retirement. Many retirees also find themselves in a lower tax bracket than they were in pre-retirement, so the tax-deferral means the money may be taxed at a lower rate.

**Roth IRA:** make contributions with money you've already paid taxes on and your money may potentially grow tax-free, with tax-free withdrawals in retirement, provided that certain conditions are met.

**Rollover IRA:** a Traditional IRA intended for money "rolled over" from a qualified retirement plan. Rollovers involve moving eligible assets from an employer-sponsored plan, such as a 401(k) or 403(b), into an IRA.

Eaton Family Credit Union offers each of these IRAs plus an Education IRA.

Informational brochures are available for download and printing at

[www.eatonfamilycu.com/IRA\\_information.php](http://www.eatonfamilycu.com/IRA_information.php)

**Inside**

Annual Meeting Tickets • Scholarship Apps Due

## Annual Meeting Tickets Now Available!

Join us for the 2016 Annual Meeting on  
Sunday, March 26, 2017

**Location:** Irish American Club

22770 Lakeshore Blvd., Euclid, OH 44123

**Menu:** Brunch buffet with made-to-order omelettes,  
hand-carved roast beef and more!

**Cost:** \$7 per adult. \$3 per child, ages 6-11. \$18 ticket value.

11:30 AM - Doors Open & Registration Begins

12:00 PM - Brunch Buffet Opens

1:00 PM - Annual Meeting Begins

Win a Door Prize,



including a 50" TV!

**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.

## Scholarship Applications Due!

**Eaton Family Credit Union, along with several partners, is offering these scholarships to our Members and their children:**

**Northeast CU Outreach Alliance:** a \$1,500 scholarship for 1st place and 3 additional awards of \$1,000 each. To be eligible, entrants must be a Member in good standing at a participating local credit union. Completed applications are due March 31. Winners will be announced by April 14.

**Ohio Credit Union Foundation:** a \$5,000 scholarship for Members from any credit union within the state pursuing an undergraduate degree. Just develop a 60- to 150-second video answering the scholarship question and submit it by April 30.

**Eaton Family Credit Union:** a \$5,000 scholarship in remembrance of Matt Logies and another \$5,000 award to graduating high school seniors who major in Business or Finance. Applicants or an immediate relative must be a Member in good standing of EFCU to be eligible, completed applications are due March 11, 2017.

For more information and applications, visit [www.eatonfamilycu.com/scholarship2017.php](http://www.eatonfamilycu.com/scholarship2017.php)

## TAX TIME SAVINGS!

**TurboTax®** translates taxes into simple questions about your life so you don't need tax knowledge – or an appointment – to get your taxes done right.

- Get your maximum refund. **TurboTax** searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- 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.
- You're never alone. Connect with an expert live, on-screen to get answers when you need them with **TurboTax SmartLook™**.

EFCU Members can try **TurboTax®** for FREE and save up to \$15 off **TurboTax®** federal products. Plus, for just trying **TurboTax®**, Members will be automatically entered for a chance to win \$25K.

Learn more at [www.eatonfamilycu.com](http://www.eatonfamilycu.com)

## DIRECT DEPOSIT FOR TAX REFUNDS?

Use direct deposit to get your IRS refund. It's free, more secure than a paper check and is the fastest way to get your refund. The IRS even can split up your refund for deposit into several accounts. Be sure to use your EFCU Checking or Savings Account number and our routing number (241075470) when selecting your refund method.