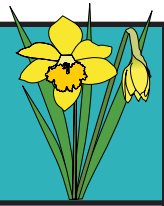


# Member Matters



Personal Banking Service - Quality You Deserve!

April 2017

## Euclid Office

333 Babbitt Road  
Euclid, OH 44123

## Contact Us

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

[EatonFamilyCU.com](http://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



Give a Hoot About  
**Saving**™



CREDIT UNIONS CELEBRATE YOUTH™

**The first step to teaching kids about money is talking about it with them.**

On his blog, personal-finance guru Dave Ramsey encourages parents to be open with their kids about money. Being honest in an age-appropriate way, he said, can be a powerful lesson.

### So how can you start the talk? Ramsey suggests:

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive meal, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals - no one watches you more closely than your kids, so they're natural accountability partners!
- Open a youth savings account. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

**Membership is for Everyone.  
Become a Youth Member today!**

**APRIL IS YOUTH MONTH!**

Meet **JUNGLE TERRY** and his animal friends during a show only for Youth Members who:

Open a new Youth Share Savings Account in April. Plus, we'll match the first deposit up to \$25.\*

Already have a Youth Account? Make a deposit of \$25 to it any time in April.\*\*

Visit a branch or call **216-920-2000** for more details.

Youth's birth certificate and Social Security Card are required to open an account. \* \$25 matching deposit offer valid only for Members 17 and younger who open a \$5 minimum Youth Share Savings Account in April, 2017. The Account must remain open for 6 months or the additional deposit amount will be forfeited. \*\* The \$25 deposit to an existing Youth Share Savings Account must be new money and may not be a benefits payment. Other restrictions may apply.



**JUNGLE TERRY**

Saturday, May 6th  
11:30 am

Shore Cultural Centre, Euclid

**Inside**

VISA Credit Card Special • Mad City Money • Love My Credit Union Rewards

# VISA CREDIT CARD SPECIAL

Get an Eaton Family Credit Union VISA Credit Card with a low, fixed 2.90% Intro APR on purchases and balance transfers for 90 days with:

- NO FEES for balance transfers or cash advances
- NO ANNUAL FEES
- Earn ScoreCard points to redeem for travel and other incentives



After the introductory period, the APRs will be 7.65% APR variable for Platinum and 13.90% APR fixed for Classic cards.\*

Learn more! 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.

## Anticipated Dividends: Second Quarter 2017 April 1 - June 30, 2017

### 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\*\*\*

\$.01 and above	1.00%	1.00%
-----------------	-------	-------

### 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.



April 22, 2017 • Lakeland Community College • 10am – 1pm

## \$9,000 IN TOTAL SCHOLARSHIPS

### HIGH SCHOOL JUNIORS & SENIORS

Grab your friends and classmates and Join Northeast Ohio Credit Unions for the 2017 Mad City Money Competition! You and your team will compete in a virtual "Game of Life" with a chance to win a Grand Prize of a \$1,000 scholarship for EACH of your team members! Second Place team wins \$500 Scholarships EACH!

### EASY REGISTRATION

**1** Go to [www.madcityneo.com](http://www.madcityneo.com) and register your team of 6. (You and 5 additional team members.)



**2** To complete your registration, you'll need to pay a refundable team registration deposit of \$20 (team receives the deposit back on the date of the competition). Make checks out to: **NECUOA**. You can drop off a check at any of the sponsoring credit unions or mail to:

2017 Mad City Registration • c/o Lake County Educational  
1595 Mentor Ave • Painesville, OH 44077

Deadline for registration is **April 15, 2017**. Direct questions to one of the participating credit unions listed below or [support@madcityneo.com](mailto:support@madcityneo.com)



LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## LOOK WHO JOINED THE TEAM



Eaton Family Credit Union recently welcomed Eric Jackson to the Supervisory Committee which is responsible for carrying out internal audits and verification of Members' accounts. Eric has been a Member since 1994 and took on the role as a way to get more involved within the community. The Euclid resident is a protective services officer for the Cuyahoga County Sheriff's Office. Thank you for your support, Eric!

Welcome

## Official Family

### Board of Directors

Chris Jochum, Chair  
Barbara J. Jackson, Vice Chair  
Doris Yee, Secretary  
Mike Losneck    Marc Manburg  
Evie Probert    Bob Williams  
Paul Oyaski    Anthony Coe

### Supervisory Committee

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

### Office Staff

Anita	Josipa	Michele
Bianca	Kathryn	Mike
Chris	Kelly	Robyn
Clarissa	Kenyita	Sharon
Dave	Kristina	Sue
Debbie	Lisa	Rich
Diane T.	Lori	Richard
Diane V.	Maretta	Rita
Eric	Mirjana	Terry