

Member Matters



Personal Banking Service - Quality You Deserve!

July 2010

Euclid Office

333 Babbitt Road
Euclid, OH 44123

Contact Us

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

EatonFamilyCU.com

Twitter & YouTube -

EatonFamilyCU

Office Hours

Mon, Tues, Thurs

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

Tuesday & Thursday:

9:00AM - 3:30PM

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

4.99% APR

for up to 72 months

Used as low as

5.49% 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 \$199 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

- **Get Supplier Pricing** at all GM dealerships

Invest in
America
LoveMyCreditUnion.com

Get a Platinum or Classic Visa



Platinum

7.15% APR Variable



Classic

13.90% APR Fixed

Share Secured

9.90% APR Fixed

- **No Annual Fee**
- **No Fee Cash Advance** at the same low rate APR
- **Time to pay without interest** – 25-Day Grace Period
- **Valuable Scorecard Points** for travel or merchandise
- **Online Access** – view current account and payment information with EZCardInfo

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

Look Inside For:

- **Scholarship Winners**
- **Bill Pay 10K Sweepstakes**
- **Member Courtesy Opt-In/Out**

College Scholarship Award Winners

Eaton Family Credit Union is very proud to announce that Rebecca Siegel, Cory Waite and Sasha Huston have each been awarded \$1,000 college scholarships.

Miss Siegel attended Solon High School in Solon, Ohio. She will attend the Hutton Honors College and Kelley School of Business at Indiana University in Bloomington, IN.

Mr. Waite is a graduate of Willoughby South High School in Willoughby, Ohio. He will study Business Management with a concentration in Advertising at Baldwin Wallace College in Berea, Ohio.

Miss Huston attended Eastlake North High School in Eastlake, Ohio and was also a Post Secondary Enrollment Option student at Lakeland College. She will attend Baldwin Wallace College in Berea, Ohio this fall.

"We had some great candidates this year and these three came out above all," says Mike Losneck, President. "I like the fact that they're superior students and are involved in extracurricular and community activities. We are committed to helping our members and their children achieve their financial goals."



Rebecca Siegel, Cory Waite and Sasha Huston

Youth And Education Center

Education Line of Credit
@ 8.25% APR Fixed

Signature Loan
as low as 12.40%

Computer Loan:
rates as low as
12.40% APR
up to 36 months

Click Loans then Education at EatonFamilyCU.com for more details



YAP: Young Adult Program - Establishing Financial Independence Is As Easy As...

A. Checking or Savings

B. Convenience

- ATM Card with nationwide access
- MasterMoney Debit Card
- Shared Branching – deposits, withdrawals and loan payments at over 4,000 credit union partners nationwide
- FREE Home Banking, Web Bill Pay, MATT Line and Mobile Phone Access

C. Visa Credit Card or Visa Gift Card



VISA

Discount Amusement Park Tickets Available

More information online & in our offices:

- Cedar Point • Wildwater Kingdom • Cleveland Zoo • Indians CU Day
- Playhouse Square • Atlas & Regal movie theaters

Have a great time with the family!



We're Here For You

Eaton Family Credit Union is here for our members. We continue to offer financial education, savings products, loan options and convenient services to members nationwide.

Mortgage

We're not following the current lending environment. We did not change our loan parameters over the last few years and are currently making loans under those established guidelines. We service members with higher LTV because it can help members reach their goal of home ownership. Eaton Family Credit Union tries to keep mortgage loans in house whenever possible, but when appropriate, we sell mortgages outside our guidelines into the marketplace. Unlike many banks, we do not invest in risky mortgage-backed securities. We have loan liquidity, so consider refinancing your adjustable rate mortgage (ARM) with us.

HELOC

Eaton Family Credit Union continues to make home equity loans and offer fixed rate home equity lines of credit. Some banks have stopped or recalled loans against their customers' home equity. We have not changed our lending guidelines. Our HELOC is an even better deal today with low current rates, or consider a fixed rate loan over the long-term. Remember that we have an extra 6-month discount for members qualifying for home equity line of credit.

Stretch Pay

There have been many changes to the payday lending industry in Ohio and across the country. In conjunction with credit unions across the state, we offer an option called Stretch Pay. This credit union alternative to payday loans is an option for members whose finances are short between paychecks. With an annual fee of \$35 and only 18% APR, members can save considerably over the term of this 30-day loan.

Insured Accounts

So whether it's a high value CD or Individual Retirement Account, we're here for you with great rates and the comfort of the highest insurance level in the industry.

Convenience

Eaton Family Credit Union offers members secure and convenient ways to access their accounts. Through online bill pay you can often make payments the same or next day. Use the calendar to schedule reminders. Our web-based home banking means you can track all transactions from any computer. Via phone you can check your account information using the MATT Line TouchTone Teller. Now mobile phone users can get account details via text, mobile browser and downloadable app for compatible devices.

Combine these products with nationwide ATM and shared branching access, and you can see that Eaton Family Credit Union is here for you with Personal Banking Service and the Quality You Deserve!

Employee Of The Quarter

Lori Penny has been working in Eaton Family Credit Union's call center since October. Lori is a strong credit union advocate with extensive industry knowledge.

A small business owner, Lori has excellent member service skills. She always takes the initiative to learn and never hesitates to help around the office.

Lori is a graduate of Euclid High School and still lives in the area with her cat and dog. Lori is very family-oriented. She is devoted to her mom, siblings, nieces and nephew.

You'll hear Lori's voice when you call in, so remember to be nice and wish her congratulations.

Congratulations, Lori!



Lori Penny

Community Involvement

We give time, money and efforts to the following organizations:

- Annual College Scholarship
- Arkansas Children's Hospital
- Break Out Fitness
- Children's Miracle Network
- Cleveland Saves
- Eaton Corporation United Way Programs
- Euclid Boys League
- Euclid Chamber of Commerce
- Euclid City Schools
- Euclid Hunger Center
- Euclid PAL
- Euclid Panther Booster Club
- Euclid Veterans
- Junior Achievement
- Kiddie City
- Knights of Columbus
- Mary Mavec Opportunity School
- MDA Muscular Dystrophy Association
- National Endowment for Financial Education NEFE
- Nottingham Home
- Private and parochial schools:
- Race For The Cure
- Rainbow Babies & Children Hospital
- Relay For Life
- Rotary International
- Western Lake County Area Chamber of Commerce
- Wickliffe Fire Department
- Wickliffe Band Boosters
- Wickliffe High School
- Wickliffe Library
- Willoughby Food Pantry
- Willoughby Hills Recreation Department and more

Whether you joined Eaton Family Credit Union through work, through a family member or because you live in Euclid, Wickliffe or Lake County, we support your causes.

Fly Away With 10K

Escape to a new destination this summer with FREE Online Bill Pay! Pay at least 3 bills using Online Bill Pay in June and July, 2010 and you'll receive an entry into our sweepstakes for EVERY bill paid!



- Grand Prize - \$10,000
- 1st Prize - \$1,500 Travel Certificate
- 2nd Prize - Kindle™ DX Wireless Reading Device
- 3rd Prize - \$100

Go to EatonFamilyCU.com for more details and choose FREE Web Bill Pay to sign-up today.

\$25 Visa Gift Card Winners

Congratulations Bruce from Mentor and Ted from Euclid.

Bruce's name was chosen from list of members using E-statements, and Ted's name was randomly chosen from our Email list.



Sign-up up these services at EatonFamilyCU.com.

Member Courtesy Opt-In/Out

Member Courtesy is a convenient way to avoid fees so your credit score and relationships are not affected.

Due to regulatory change, members who want to continue Member Courtesy need to declare their interest this summer.

Choose to Opt-In or Opt-Out using the Member Courtesy link at EatonFamilyCU.com.



Holiday Schedule

Eaton Family Credit Union will be closed on:

Labor Day, Monday, September 6

Columbus Day, Monday, October 11

We're always open via Online Banking, Webster Bill Pay, ATM/Debit Card, MATT Line TouchTone Teller and Mobile Access.

Anticipated Dividends: Third Quarter 2010

July 1 - September 30, 2010

Regular Share Accounts***

	Rate	APY*
\$250+	.50%	.50%

Money Market Savings**

As of June 2010

\$ 2,500 - \$ 4,999.99	.55%	.55%
\$ 5,000 - \$ 9,999.99	.75%	.75%
\$10,000 - \$24,999.99	.95%	.95%
\$25,000 - \$74,999.99	1.05%	1.05%
\$75,000+	1.25%	1.25%

IRA Savings***

\$.01 and above	1.75%	1.76%
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Checking***

Advantage

\$1000 and above	.25%	.25%
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Advantage Plus

\$1500 and above	.50%	.50%
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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

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