

Member Matters



Personal Banking Service - Quality You Deserve!

September 2017

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



Introducing My Mobile Money Access

Set custom card alerts with My Mobile Money Access.



In October, we're introducing My Mobile Money Access, a new app for Members to control and monitor their EFCU MasterCard Debit Cards.

My Mobile Money Access allows Members to control and monitor their card usage anywhere, anytime using a mobile phone. With it, Members can:

- 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 download the app from iTunes or Google Play.

Don't have a MasterCard Debit Card, yet?

Apply for our FREE Advantage Checking to get one. It's accepted wherever MasterCard is accepted to make purchases at stores and get cash at ATM machines across the US.

FREE Advantage Checking Accounts also offer:

- A checking account with no monthly fees.*
- Write paper checks or use Webster Bill Pay to pay bills online and transfer money between accounts.
- Avoid expensive overdraft fees with two types of overdraft protection. Choose the one that best suits your needs.

8 ATM transactions each month with no transaction fees when any of the following are maintained*:

- direct deposit of Member's net pay at least once per month
- a balance of at least \$1,000 in a savings account throughout the month
- a balance of at least \$500 in a checking account throughout the month



To learn more about our Advantage Checking or to open an account, call 216-920-2000 to speak with a Member Service Representative.

*Transaction fees are charged when a Member does not meet the minimum standards. The standard ATM fee is \$1 per transaction for each transaction more than 8 per month.

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Important Notice • Life Insurance Awareness Month!

Notice to all MasterCard Debit Card Holders

IMPORTANT

In September, the way our ATM and PIN-based MasterCard Debit Card transactions are counted and processed is changing.

All ATM and PIN-based Debit Card transactions now will:

- Be processed and accounted for identically. No differentiation will be made between ATM or PIN-based Debit Card transactions.
- Appear on Members' account statements on the day they occurred rather than as a total at the end of each month.
- Have transaction fees applied, when applicable, on each date they occur rather than as a total at the end of each month.

Why is this important?

Members who meet minimum account requirements* get 8 free ATM and/or PIN-based Debit Card transactions per month. Now when appropriate, a fee of \$1 per ATM or \$1 per PIN-based Debit Card transaction will be applied to accounts when minimum account requirements aren't met or the transaction count exceeds 8 per month.

What should be done?

Members have several options:

- Maintain the minimum account requirements – see below – and budget your ATM use to 8 transactions per month.
- Use your Debit Card as “credit” anywhere MasterCard is accepted and always select “credit” as the payment method. The merchant usually will require a signature if the purchase is made in person. If the purchase is being made online, use the three-digit security code printed on the back of your Debit Card.

What happens if my account is charged a fee?

No transaction fees should be levied on any signature-based transaction when the “credit” option is selected at the check-out terminal. However, if a fee is incorrectly applied, please call our Card Service Representative Robyn at 216-920-2000, ext. 1000, to have the charge reviewed and possibly refunded.

*Transaction fees are charged when a Member does not meet the minimum standards. The standard ATM fee is \$1 per transaction for each transaction more than 8 per month.

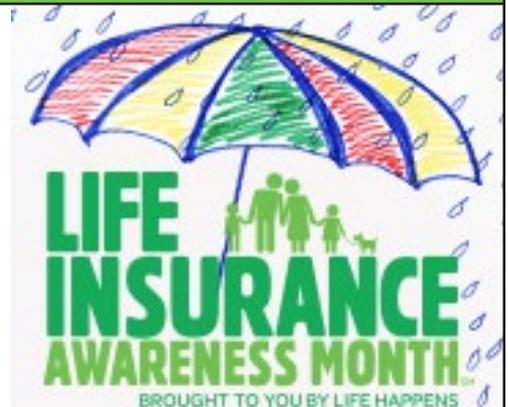
September is Life Insurance Awareness Month

According to the industry research group LIMRA, 95 million American adults have no life insurance, leaving them one accident or terminal illness away from a financial catastrophe for their loved ones.

Protect your family. Include life insurance in your financial plans.

Through a partnership with LifeHelp, Members can shop for the life insurance they need. At no cost or obligation, a knowledgeable licensed agent will help you find coverage that is a good fit for your needs and budget. Or, get a quote at their website.

To get started, go to www.eatonfamilycu.com/insurance.php or call 800-824-1166 and tell them you're with Eaton Family Credit Union.



2018 ENTERTAINMENT BOOKS

Save up to 50% at the area's top restaurants, attractions and more.

Buy a 2018 Entertainment Book for yourself or as a gift. They're \$25 each and available at our Cleveland-area branches.

Average member saves \$240/year!

Quantities are limited. Get one today so you don't miss out on the savings!