

# Member Matters

HAPPY *New Year*



Personal Banking Service - Quality You Deserve!

January 2019

## 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

Monday - Friday

8 am - 4 pm

## Eaton Lincoln Branch

Extension 1057

Open 9 am - 4 pm

Thur. 7 am - 4 pm

## Eaton Searcy Branch

Extension 1060

Mon. - Thur. 9 am - 4 pm

Closed Friday

## 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

## RATES PAID ON SAVINGS ACCOUNTS ARE RISING

Consider moving your savings to Eaton Family Credit Union to maximize the return you're receiving.

### Money Market Savings Accounts:

- pay higher interest rates than other types of savings accounts.
- only require \$250 to get started.
- have tiered rates which are compounded and credited monthly so you accrue more profit as the account balance increases.
- are low-risk, safe investments which makes them popular with investors who want to protect against loss.
- are easily accessible by visiting a nearby branch or managing them with Home Banking or Mobile Banking.



### PREFER A CD? MAKE YOUR OWN CD SPECIAL!

- Search out CD options available elsewhere.
- Document the offer. Be sure to include all the details such as term, APY and minimum deposit.
- Bring in what you found and we'll match it. \*

Visit a branch or call 216-920-2000 to talk with a Member Service Representative.

\* Offer good to Members in good standing. \$500 minimum deposit. Competitor's offer must be verifiable and the terms must be identical. Other restrictions may apply. Ask a Member Service Representative for details.

## OVERSPEND THIS HOLIDAY SEASON?



### Transfer those high balances and expensive rates.

Apply today for a VISA Credit Card to get an introductory rate of 2.90% APR on balance transfers and purchases for 6 months.\* After the introductory period, the rates will be 9.15% APR variable for Platinum and 13.90% APR fixed for Classic cards.

- Save on interest and fees.
- Consolidate your debt and write fewer checks.
- Lower your monthly bills.

### Choose from 1 of 3 great options:

#### Platinum

9.15% APR variable\*

#### Classic

13.90% APR fixed\*

#### Secured

9.90% APR fixed\*

### Members love our VISA Credit Card for:

- No fees for balance transfers or cash advances.
- No annual fees, either!
- Earn Score Card points to redeem for travel and other incentives

Learn more at a local branch, online at [www.eatonfamilycu.com](http://www.eatonfamilycu.com) or by calling 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.

Inside >>>

Bill Pay Sweepstakes



Turbo Tax



Save the Date

## INTRODUCING THE WARM UP TO WINTER SWEEPSTAKES!

Pay your bills online in January using Webster Bill Pay and receive an entry in the Bill Pay Sweepstakes for a chance to win one of two cash prizes of \$5,000.

**To enter for a chance to win, complete one of these options:**

- Add 5 new payees to Webster Bill Pay.
- Make 5 or more online bill payments.

Our Webster Bill Pay is a free, convenient, secure and smart way to pay your bills online. If you're not paying your bills with Webster, learn more about it and the Warm Up to Winter promotion at [www.eatonfamilycu.com](http://www.eatonfamilycu.com).



## SAVE ON TURBOTAX AND GET A CHANCE TO WIN \$25K

**This year, get your biggest possible tax refund and a chance to win \$25,000.\* Plus, as an Eaton Family Credit Union Member, you'll save up to \$15 on TurboTax this tax season.**

- To be automatically entered to win the TurboTax \$25,000 Sweepstakes, just try TurboTax Online for free by February 14 and provide a valid email address.
- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located at [www.eatonfamilycu.com](http://www.eatonfamilycu.com).



Enjoy exclusive savings every day.



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

## SAVE THE DATE

Join us for the 2018 Annual Meeting on Sunday, March 24, 2019 at the Irish American Club in Euclid. Doors open and registration begins at 11:30 am. Lunch and the 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.



## Anticipated Dividends:

### First Quarter 2019

January 1 - March 31, 2019

#### Regular Share Accounts\*\*\*

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

#### Money Market Savings\*\*

\$ 2,500 - \$ 4,999.99	.05%	.05%
\$ 5,000 - \$ 9,999.99	.10%	.11%
\$10,000 - \$24,999.99	.45%	.46%
\$25,000 - \$74,999.99	.65%	.66%
\$75,000 - \$99,999.99	.75%	.76%
\$100,000+	.80%	.82%

#### IRA Savings\*\*\*

\$.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.

## Privacy Statement

All financial companies need to share consumers' 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](http://www.eatonfamilycu.com/Privacy.pdf)

## REVIEW US, PLEASE!



To help build our online visibility so others can find us and take advantage of what we have to offer, please find Eaton Family Credit Union on Google and Facebook, then leave us positive reviews. Learn how at [www.eatonfamilycu.com/review.php](http://www.eatonfamilycu.com/review.php)