

# Member Matters



Personal Banking Service - Quality You Deserve!

March 2018

## 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

## Canton Branch

2415 Edith Ct. NE  
330-580-1971  
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. - Thur. 9 am - 4 pm  
Closed Wed. and Fri.

## 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**



## Now Available: Depreciation Protection

**Vehicle depreciation is one of the largest expenses for vehicle buyers. New cars can lose thousands of dollars in value, potentially eliminating down payments and equity if a total loss were to occur.**

**Protect your investment and vehicle with Depreciation Protection, NEW from Eaton Family Credit Union.**



Depreciation Protection kicks in if your vehicle is ever totaled or stolen and not recovered anytime during the life of your loan. It provides a benefit payment equal to the difference in retail value at the time of waiver purchase, less the amount of your loan balance at the time of total loss.\*

### Depreciation Protection is ideal for those who:

- Finance a vehicle that has equity in it
- Make a down payment on the loan or make extra payments during the life of the loan
- Want to protect the equity they have in their vehicle

### Benefits of Protection

- Protects against collision or comprehensive total loss, including theft
- Covers the whole life of the loan
- No mileage or year restrictions
- Accidental Death protection included
- Enroll anytime during the life of your loan
- 100% refundable within 60 days of enrollment

**Want more information? Call 216-920-2000 to speak with a Loan Officer.**

\* Benefit payment is not to exceed the lesser amount of the waiver addendum maximum or your outstanding loan balance at time of total loss.

## IT'S AUTO SHOW SEASON

**Looking for a new vehicle during the 2018 auto show season? Get prequalified so you can shop like a cash buyer to save money and time.**

**Car -- and motorcycle -- financing is available for up to 72 months.**

**NEW:** rates as low as 3.24%\* **USED:** rates as low as 4.74%\*

**We also finance boats and RVs. Financing is available for up to 180 months!**

**NEW:** rates as low as 5.25%\* **USED:** rates as low as 5.75%\*

**We also recommend visiting the following Cleveland-area partners who can help you find the perfect vehicle:**

- Tony Hadad at Enterprise Car Sales, 440-735-2030
- Chris Olejko at Sunlight Auto, 216-795-5950
- Al Uber at Ganley Village, 440-354-4368
- Phil Klima at KDK Auto Brokers, 330-460-3700



\* Subject to credit approval and based on Member's individual credit quality. Rates and terms subject to change without notice.

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## TIME IS RUNNING OUT TO GET YOUR TICKETS!!



**Wednesday, March 21, is the last day to get your tickets for the 2017 Annual Meeting**  
**Join us Sunday, March 25, 2018**

Win a Door Prize,

**Location:**

**Irish American Club**

22770 Lakeshore Blvd., Euclid, OH 44123

**Menu:**

Brunch Buffet

**Cost:**

Members \$7, Children Ages 6-11 \$3, Guests \$17

11:30 AM - Doors Open & Registration Begins

12:00 PM - Brunch Buffet Served

1:00 PM - Annual Meeting Begins



including a 55" 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!

### Applications for the Eaton Family Credit Union Scholarships are due March 10!

**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.

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

For more information and applications, visit [www.eatonfamilycu.com/scholarship2018.php](http://www.eatonfamilycu.com/scholarship2018.php)

## Getting a Tax Refund This Year?

*Put it to work by opening an IRA Share Account to start saving for retirement or to diversify your existing portfolio.*

*Don't delay: 2017 contributions must be made by April 17, 2018.*

### Why invest in an IRA?

IRAs are tax-sheltered savings plans that allow you to start saving for retirement with as little as a \$50 deposit. You can add to the balance throughout the year, up to the 2017 and 2018 annual contribution limits of:

\$5,500 (\$6,500 if you're age 50 or older), or your taxable compensation for the year, if your compensation was less than this dollar limit.

Also, dividends are calculated daily, interest compounds quarterly and your investment is insured up to \$500,000. Plus there are no annual fees.

For more information and to open or increase an IRA, call 216-920-2000 to speak with a Member Service Representative.

No annual fee with either \$2,500 balance at year-end or regular direct deposit/payroll deduction contributions. Other restrictions may apply. See a Member Service Representative for more details. U.S. Government tax-related rules apply for maximum deposits and withdrawals.



April 21, 2018 • 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 2018 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 \$1,500 scholarship for EACH of your team members! Second Place team wins \$1,000 Scholarships EACH! Third Place team wins \$500 EACH!

### EASY REGISTRATION

**1** Go to [www.madcityneo.com](http://www.madcityneo.com) and register your team of 3. (You and 2 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:

2018 Mad City Registration • c/o Lake County Educational  
1595 Mentor Ave • Painesville, OH 44077



Deadline for registration is April 14, 2018. Call 216-920-2000 for more information or send an email to [support@madcityneo.com](mailto:support@madcityneo.com)