

# Member Matters



Personal Banking Service - Quality You Deserve!

April 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. 11 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 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

EQUAL OPPORTUNITY LENDER



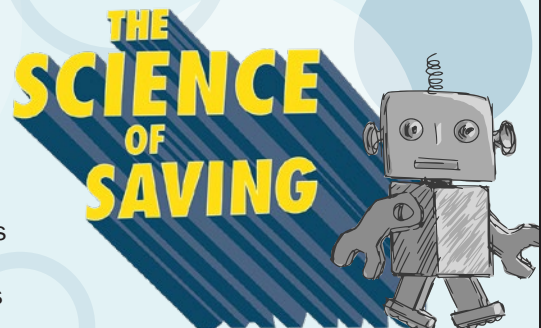
## APRIL IS YOUTH MONTH!

The theme for this year's Youth Month is **"The Science of Saving."**  
Using fun, sci-fi-inspired characters, it encourages youngsters to imagine a  
future where piggy banks fly and giant automatic-saving robots visit credit unions.

Yet, the science in the theme is not science fiction.  
Research shows that when you picture yourself in  
the future achieving a goal – like buying a car or  
going to college – saving for it becomes easier.

### Help your young person by:

- ▶ opening a Youth Share Savings Account
- ▶ making a deposit regularly to build their savings
- ▶ teaching them to save for something they want
- ▶ celebrating when they reach their savings goals



## YOUTH MONTH SPECIALS

To help our young savers get started on the right path,  
here are a few special opportunities just for them:

**OPEN AN ACCOUNT.  
MAKE A DEPOSIT.  
WIN A GREAT PRIZE!**



Enter to win 4 tickets to the Great Lakes Science Center,  
a parking pass and a \$25 VISA gift card to spend during your visit.\*

### All Youth Members are eligible to win, who:

Open a new Youth Share Savings Account in April with a deposit of \$25 or more. Plus, the new  
young saver will get a special prize in recognition of his or her first deposit.\*

Deposit \$50 to an existing Youth Account any time in April

\* Offer ends 4/30/18. Only 1 entry per Member. No purchase necessary. Alternate entry forms are available at each branch. A \$100 VISA  
gift card is an alternate prize if winning Youth Member lives outside the Cleveland, Oh, area. Other restrictions may apply.

## \$1,000 GRAND PRIZE UP FOR GRABS

To celebrate Youth Month, Eaton Family Credit Union is  
participating in the National Youth Saving Challenge.



### In April, youth 17 and under are encouraged to:

open a Youth Share Savings Account • make a deposit • enter to win at a local branch

In May, the Credit Union National Association will award a \$1,000 grand prize to a participating  
credit union. The winning credit union will randomly select 10 Youth Members to receive \$100  
awards. Winners will be notified by phone.

For complete contest rules, visit [www.eatonfamilycu.com](http://www.eatonfamilycu.com)

## Inside

Depreciation Protection • Mad City Money • Love My Credit Union Rewards

# INTRODUCING DEPRECIATION PROTECTION



Depreciation is one of the largest expenses for vehicle buyers because 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

## Already have a car loan with us?

Members can enroll in Depreciation Protection any time. It covers the whole life of the loan and there are no mileage or model year restrictions. Plus, the protection is 100% refundable within 60 days of enrollment.

## Want to add Depreciation Protection to an existing loan held elsewhere?

Only cars and trucks financed with us can be protected, but by refinancing your existing car loan, we can add Depreciation Protection. Refinancing your loan with us also could save you money each month.

## Check out our great loan rates on cars and other vehicles:

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%\*

## Boat and RV financing is available for up to 180 months!

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

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

To learn more about Depreciation Protection or saving money by refinancing your existing car loan, 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. \* Subject to credit approval and based on Member's individual credit quality. Rates and terms subject to change without notice.



**MORE SAVINGS.  
MORE POSSIBILITIES.**



**Anticipated  
Dividends:  
Second Quarter 2018**  
April 1 - June 30, 2018

## 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%
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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.

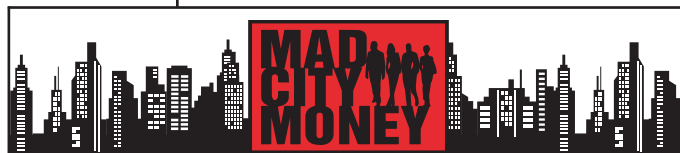
Above rates are subject to change as reviewed by the Board of Directors.

## 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 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)

