

# Member Matters



Personal Banking Service - Quality You Deserve!

September 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

## 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



## OVER-DO IT THIS SUMMER OR DURING BACK-TO-SCHOOL SHOPPING?

Like aloe for a sunburn, here are a few options to help soothe your finances.

### Open a Vacation Club Account.

Start saving for Summer 2019 by opening a Vacation Club Account with as little as \$5. You'll save money throughout the year and have the cash, when you want it, to take the vacation you've been dreaming of. Best of all, you're spending your own money rather than using more expensive financing options.



### Use a Stretch Pay Loan to cover bills.

Get a 30-day line of credit of \$250 or \$500 to help you pay urgent bills or make an emergency purchase. At 18% APR, this loan is a much lower-cost alternative to payday lenders, expensive interest charges and penalties.\*

### Take a vacation from a loan payment.

Skip-a-Pay allows Members to skip one monthly payment per year on a vehicle or signature loan. Members must have made at least three loan payments previously and their account has to be current. Applying for a Skip-A-Pay is easy and the \$25 processing fee per loan can be automatically deducted from your account.\*

### Transfer your balances to a lower-cost credit card.

Apply for a VISA Credit Card from Eaton Family Credit Union and transfer that high-interest-rate debt to your new card to get 2.90% Intro APR on purchases and balance transfers for 6 months.\*\* After the introductory period, the APRs will be 8.90% APR variable for Platinum and 13.90% APR fixed for Classic cards which can be savings of 50% or more when compared to other cards.



### Consolidate your debt.

A Signature Loan from Eaton Family Credit Union is a personal loan that can be used for just about anything, including consolidating your debt into one, lower-monthly payment. It's a fixed interest rate so the payment won't change making your monthly budget easier to manage. Plus, the interest rate as low as 13.75% APR is significantly lower than most credit cards to help you save even more.++

Want more information about any of these? Need an application?  
Call 216-920-2000 to speak with a Member Service Representative.

\*\$35 or \$70 annual fee required for \$250 or \$500 a month Stretch Pay loan, respectively. Interest rate is 18.00% APR. Additional restrictions apply. +Subject to approval. All payments must be current to qualify. Only Vehicle and Signature Loans are eligible for Skip-A-Pay. Up to three skipped payments are allowed during the life of each loan. \*\*Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice. New cards only, please. ++ Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice.

## Inside

My Mobile Money Access Update • Life Insurance Awareness Month!



## Almost a year ago, we welcomed My Mobile Money Access to our family of mobile banking tools.

This month we welcome a new website dedicated to support the app. Visit [www.mymobilemoneyapp.com](http://www.mymobilemoneyapp.com) to learn more about the free app and how it can be used to manage your EFCU Debit Card.



### With My Mobile Money Access, 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.

Sign up today for My Mobile Money Access and download it for free from iTunes or Google Play.

Don't have a Debit Card yet? Call 216-920-2000 to speak with a Member Service Representative and get an application.

## 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](http://www.eatonfamilycu.com/insurance.php) or call 800-824-1166 and tell them you're with Eaton Family Credit Union.



## 2019 DISCOUNT COUPON BOOKS

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

Buy a 2019 Entertainment Book or All Around Town Book for yourself or as a gift.

They're \$25 and \$28 each, respectively, and available at our

Willoughby Hills and Euclid branches.



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

