

# Member Matters



Personal Banking Service - Quality You Deserve!

November 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



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

## New Resources for Business Members. Just in time for the Holidays!

**We're proud to announce we've partnered with CU4Business and Electronic Merchant Systems to provide business services to our Members.**

CU4Business is one place where Members can go to find everything they need to support their small business. They are committed to bringing you resources from the best companies in every industry and getting Members the lowest possible prices.

### CU4Business offers:

- Unlimited Business Consultation
- Sales & Marketing Tools
- Human Resources
- Legal Resources
- Tax & Accounting Services
- Online Learning



Electronic Merchant Systems is our partner for providing Members credit and debit card processing. Members love them for their awesome pricing and customer service provided round-the-clock from in-house, live support professionals.



### Electronic Merchant Systems offers:

- Credit & Debit Card Processing for Mobile, EMV and Apple Pay
- Point of Sale Terminals
- Gift and Loyalty Cards
- Mobile Loyalty Programs
- Web Solutions and Shopping Carts

Learn more about CU4Business and Electronic Merchant Systems, and what they can do for your business at [www.eatonfamilycu.com/forbusiness.php](http://www.eatonfamilycu.com/forbusiness.php).

## Loans for Business

**Eaton Family Credit Union can provide lines of credit and loans for:**

- purchases or refinances
- commercial real estate
- capital equipment
- vehicles

**To learn more, call Dave in our Euclid office at 216-920-2021.**



**Inside** ▶▶

Simplify Your Life



Holiday Loans Available



November Holiday Closings

## Simplify your life. Automate your payments!



**Never forget to make a payment.  
Avoid late fees and disrupted service.  
Prevent hits to your credit score.**

**Members have several options available to automate payments for their loans and VISA Credit Cards using:**

**Payroll Deduction:** Push whatever dollar amount you want from your paycheck and place it into one or more accounts of your choosing. Just provide your HR or payroll department our routing number (241075470) and your account number to get started.

**Automatic Deductions:** Contact us and we'll get your account set up to automatically transfer money between your accounts to make your payment each month.

**ACH Transfers:** Contact us for a form to authorize and set up an electronic transfer of funds between financial institutions so money can be electronically transferred to the right account here to make your payments.

**Home Banking Transfers:** Log into our Home Banking and use the "transfer" option to select when, how much and the frequency to make payments for loans and VISA Credit Cards you have here. You can change payments as frequently as you like.

**Web Bill Pay:** Our FREE check-writing service allows Members to receive and pay bills online. Just set when, how much and the frequency of the payments to be made. The system will mail either a paper check or an electronic payment as directed.

Want more information or to get started? Call 216-920-2000 to speak with a Member Service Representative.

### VISA Gift Cards Make Great Gifts

- VISA Gift Cards are accepted anywhere VISA is accepted.
- Available in denominations of \$25 to \$1,000
- \$4.95 at our offices, available all year long
- No charge for Eaton Family Credit Union VISA Credit Card holders
- Some fees apply after 180 days



**GIFT CARDS  
are just \$1 from  
Nov. 19 – Dec. 29!**

### HOLIDAY LOANS ARE NOW AVAILABLE

**Get up to \$1,500 at 6.99% APR\***  
for up to 12 months with a Holiday Loan.  
That's a payment of less than \$130 per month.

**Use the money to pay for holiday fun,  
gifts or unexpected expenses.**

Call 216-920-2000 to speak  
with a Member Service  
Representative for more  
information or to apply.

\*Subject to credit approval and based on Member's individual credit quality. Rates and terms subject to change without notice. Holiday Loan offer good through December 29, 2018.



### NOVEMBER OFFICE CLOSINGS

All Eaton Family Credit Union offices will be closed  
Thursday and Friday, November 22 and 23, for the Thanksgiving holiday.  
On Saturday, November 24, our Euclid branch will resume  
normal business hours of 8:30 am – 1:00 pm.

