

# Member Matters



Personal Banking Service - Quality You Deserve!

April 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

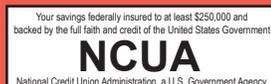
888-754-2714

## ABA Routing

Number: 241075470

## Lost or Stolen Cards

VISA: 800-808-7230  
ATM/Debit: 800-264-5578



## April is Youth Month



# The Future is Yours\$

Picture it! ♥ Save for it! + Share it!

By having children save money as part of a regular routine, parents can lay the foundation for a bright financial future. The topics below can be a good place to start a conversation with your kids:

- Discuss “wants” vs. “needs”
- Have your kids earn some money of their own
- Give them a dedicated place to save
- Encourage them to track their spending
- Offer savings incentives

Visit [www.eatonfamilycu.com](http://www.eatonfamilycu.com) for a full list of topics and tips to help get your children on the saving bandwagon.



## Youth Month Specials

### Here's a special opportunity to celebrate Youth Month just for kids:

#### All youth who either:

- Open a new Youth Share Savings Account in April with a deposit of \$25 or more, or
- Deposit \$50 to an existing Youth Account any time in April

Will be entered to win 1 of 3 FujiFilm instax mini 9 instant cameras.

Plus, each young saver will get a special prize in recognition of his or her first deposit.\*

\* Offer ends 4/30/19. Only 1 entry per Member. No purchase necessary. Alternate entry forms are available at each branch. Other restrictions may apply



## \$1,000 Grand Prize Up For Grabs

All Youth Members who open an account or make a deposit during Youth Month will be eligible for a chance to win a share of \$1,000 in the National Youth Saving Challenge sponsored by the Credit Union National Association.



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

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

In May, CUNA will award the \$1,000 grand prize to a participating credit union. If it's us, we'll 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)

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# 2018 Annual Meeting Wrap-Up

Thanks to the 190 Members, guests and kids who joined us for the 2018 Annual Meeting at the Irish American Club in Euclid. Visit our website and Facebook page for additional news and pictures from the meeting. We can't wait to see everyone again next year!



## More for your VISA Credit Card

Members love our VISA Credit Card for its great rates and no balance transfer fees, cash advance fees or annual fees.

Did you know Members also get free access to eZCard and ScoreCard Rewards, too?



Members can register online for eZCard to access their accounts to:

Analyze spending • Review statements • Pay bills

The ScoreCard Rewards program allows Members to earn Bonus Points for every qualifying net dollar spent and turn those purchases into amazing merchandise, travel or experience rewards. The reward options are continually updated so Members will always have the greatest rewards available to choose from.

To learn more about our VISA Credit Cards, eZCard and the ScoreCard Rewards program, visit [www.eatonfamilycu.com](http://www.eatonfamilycu.com)

## Visit our new website, yet?

In March, we launched our brand new website. It looks very different from the old site but still has many of the same Member-favorite features, including:



- Access to Home Banking and Webster Bill Pay
- Locations, hours and contact information
- News and updates about specials and upcoming events



The new site also is easier to use to:

- Check rates
- Get applications, forms and newsletters
- Contact staff and submit questions



If you haven't visited the new [www.eatonfamilycu.com](http://www.eatonfamilycu.com), yet, please check it out and let us know how we did!

## Anticipated Dividends: Second Quarter 2019 April 1 - June 30, 2019

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

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

### Money Market Savings\*\*

As of April 1, 2019

\$ 2,500 - \$ 4,999.99	.30%	.30%
\$ 5,000 - \$ 9,999.99	.40%	.40%
\$10,000 - \$24,999.99	.60%	.61%
\$25,000 - \$74,999.99	.70%	.72%
\$75,000 - \$99,999.99	.80%	.82%
\$100,000+	.90%	.92%

### 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.



Members have saved nearly \$2 billion with Love My Credit Union Rewards!



works for me



Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)