

Eredit UNION, INC.

Personal Banking Service - Quality You Deserve!

August 2019

LOCK UP A GREAT CD RATE



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 Extension 1056 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





Savings rates are expected to drop. Don't miss out on a great CD rate.

Get 1.75% APY on a 12-month CD. *

What's so great about Certificates of Deposit?

- The interest rate is locked for the entire term of the CD.
- Earn higher interest than Share and Money Market Savings Accounts.
- The return on your CD is guaranteed unlike some other investments and the funds are insured.

Call 216-920-2000 to speak with a Member Service Representative for details or to get saving.

* Offer good through 8/31/19. Must be a Member in good standing. \$500 minimum deposit. Other restrictions may apply. Ask a Member Service Representative for details

OPTIONS FOR FINANCING EDUCATION

FAFSA and student loans aren't the only way to fund an education. Refinancing your mortgage or taking a home equity loan could free up the cash in your home to pay for school.

A cash-out refinance mortgage replaces your existing mortgage with a new loan for more than you currently owe on your house. The difference comes to you in cash which can be spent however needed.



A home equity loan provides a lump sum of money at a low, fixed interest rate and repayment term up to 15 years which makes budgeting easy. Members can borrow up to 80% of their home's worth, minus the existing mortgage on it.

Call 216-920-2021 to speak with Dave about your options.

Tips for Saving on Back-to-School Shopping

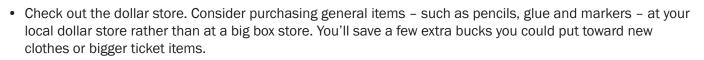


Office Space Available

TIPS FOR SAVING ON BACK-TO-SCHOOL SHOPPING

The Ohio Credit Union League offers these tips to help Members save money while back-to-school shopping:

- Check your house before you shop. Before spending on new school supplies, search around your home for supplies left over from last year. Also, consider sorting through your children's closets before purchasing back-to-school outfits. There may be no need to hit the department store if your child can still fit into most of his or her clothes from the previous school year.
- Focus on big-ticket item savings first. Your child may require big-ticket items such as electronics for back to school. While it might be tempting to price-check every pencil case and glue stick on the list, you'll save more money if you spend your time searching for the best deals on more expensive items.



- Follow stores on social media. Many stores will send followers coupon links and advanced notice of sales via social media. MoneyCrashers suggests following these Twitter accounts for back-to-school savings: Amazon (@amazondeals), Coupons.com (@coupons), Staples (@Staples), Office Max (@OfficeMax) and Target (@Target).
- Avoid impulse buys. With your budget in mind, make a list of what you need for the new school year before hitting the shops. Explain to your kids the importance of sticking to the list and try to avoid purchasing items just because they're considered "trendy" as they'll likely also be more expensive.

INTRODUCING CARDVALET

In September, our My Mobile Money Access app will be replaced with CardValet, a free app for Members to use to manage their MasterCard Debit Card.

CardValet is very user friendly, more robust and offers: Fraud Protection

CardValet

YOUR DEBIT CARD AT YOUR CONTROL

- Real-time alerts keep you informed when cards are used
- Transaction controls allow your cards to work only in specific locations or geographic areas
- No withdrawals or purchases will be approved when your cards are "off"

Spending Controls

- Set spending limits for general use or specify thresholds by merchant types such as gas, groceries or retail stores
- Establish controls by location and change parameters via your mobile device

Access to Balances and Transactions

- Monitor your finances anytime, anywhere by using the CardValet app to check your account balances or review recent card transactions

Watch for more information and updates in September's Member Matters and our email newsletters.

OFFICE SPACE AVAILABLE IN EUCLID

We have commercial space available immediately for lease in our Euclid office building including a first-floor storefront and multiple office suites available upstairs. Spaces can be divided to suit. Utilities are included; tenant will pay for their phone, fax, internet, etc. Lease terms are flexible based on tenant's needs. Rent starts at \$1,200 / month. Call 216-920-2021 for more information or to schedule a showing.