

# Member Matters



Personal Banking Service - Quality You Deserve!

September 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

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



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

## Roll Your Summertime Debt

No Balance Transfer Fee  
No Annual Fee  
Low Fixed Rates

Call 216-920-2000,  
visit a branch or go to  
[www.eatonfamilycu.com](http://www.eatonfamilycu.com)

\* After the introductory period of 6 months, the rates will be 9.40% APR variable for Platinum and 13.90% APR fixed for Classic cards. Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice. New cards only, please.



## Introducing Our New CardValet

This month, 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

YOUR DEBIT CARD **AT YOUR CONTROL**

**CardValet is very user friendly, more robust and offers:**

### Fraud Protection

- 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

**For more information or to get help setting up CardValet for your Debit Card, call 216-920-2000, ext. 1000, to talk with Robyn.**

## Cedar Point Discount Tickets



**Summer's not over yet!**

**There's still time for a weekend getaway to Cedar Point.**

Get your discount tickets from Eaton Family Credit Union. We have paper tickets at our Cleveland-area branches which are good any day through Halloweekends in October. And, unlike the Cedar Point website, we won't charge you a processing fee or taxes. Learn more by calling 216-920-2000 to speak with a Member Service Representative.

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# Tips For Improving Your Credit

**A survey by the Ohio Credit Union League found nearly 90 percent of respondents know their credit scores, but most fall short in understanding the specific behaviors affecting them.**

**The Credit Union League offered the following tips for improving credit scores:**

- Obtain copies of your credit reports for free from [www.annualcreditreport.com](http://www.annualcreditreport.com) and review them thoroughly for accuracy.
- Pay your bills on time, every time.
- Keep credit utilization under 30 percent. Actively use your credit cards but make sure you're not using more than 30 percent of your available credit at any given time.
- Always pay your credit card balance in full each month. Carrying a balance only incurs interest and will not help build good credit.
- Leave old debts on your report. Once you finally pay off a debt, you'll want to leave it on your report assuming your payments were timely and complete because these debt records can help your score.
- Start using credit early. Even if you open a card, then charge and payoff only a small amount each month, you'll be building a solid credit foundation.
- Diversify your credit. Research alternative credit options such as financing a car or consolidating credit card debt with a loan. Paying off different types of credit can improve your score.

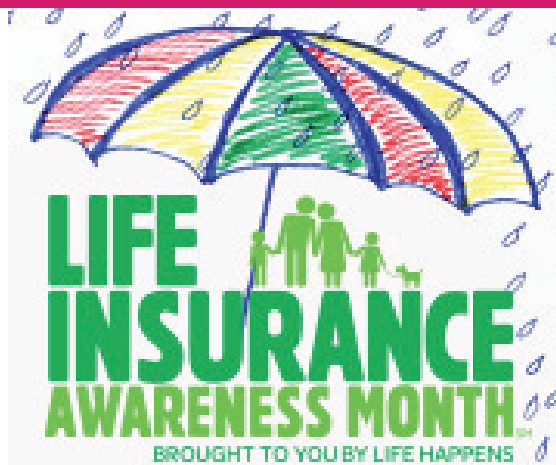
## September Is Life Insurance Awareness Month

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 <http://www.lifehelp.com/contact-lifehelp> or call 800-345-4543 and tell them you're with Eaton Family Credit Union.



## MATT Line Reminder



Use the Member Anytime Touch-Tone Teller (MATT) Line, our FREE 24-hour audio response system, whenever you need to complete routine transactions.

Call MATT at (216) 920-2010 or (800) 513-9260 to verify account balances, transfer funds, make loan payments and more!

Learn more – including access a menu of options for MATT – at [www.eatonfamilycu.com/access](http://www.eatonfamilycu.com/access).