

# Member Matters



Personal Banking Service - Quality You Deserve!

August 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

## LOCK UP A GREAT CD RATE



**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.**

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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.
- Check out the dollar store. Consider purchasing general items – such as pencils, glue and markers – at your local dollar store rather than at a big box store. You'll save a few extra bucks you could put toward new clothes or bigger ticket 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

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

**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.