



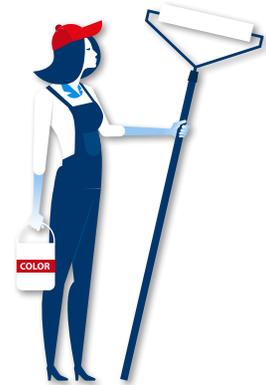
# Member Matters

Personal Banking Service - Quality You Deserve!

January 2021

## Big Changes Coming In 2021

We are excited to announce that we are working on some big changes coming to our app, website, and mobile banking this year. These changes are being put in place to create a better online user experience as well as add to our extensive collection of great products and convenient services.



Be sure to follow our social media accounts to be the first to know when we release new updates.



Eaton Family Credit Union



Eatonfamily.cu



Eatonfamilycu



## Overspend This Holiday Season?

**Don't worry! You can transfer those high balances and expensive rates.**

When you apply today for a VISA Credit Card, you'll receive an introductory rate of 2.90% APR on balance transfers and purchases for 6 months.\*

After the introductory period, the rates will be 7.15% APR variable for Platinum and 13.90% APR fixed for Classic cards.

Not only do you save on interest and fees, but you can also consolidate your debt AND write fewer checks. Plus, it lowers your monthly bill.

### Choose from 1 of our 3 great options:

**Platinum:** 7.15% APR variable\*    **Classic:** 13.90% APR fixed

**Secured:** 9.90% APR fixed

Want to know more?

Visit your local branch or call (216) 920-2000 to speak with a Member Service Representative.

\*Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice. New cards only, please.



## Contact Us

Phone: 216-920-2000 • 800-845-5446 • Fax: 216-920-2030 • EatonFamilyCU.com

### Euclid Office

333 Babbitt Road  
Mon., Tues. & Thurs.  
8:30 am - 5 pm  
Wed. 10 am - 5 pm  
Fri. 8:30 am - 6 pm  
Sat. 8:30 am - 1 pm

### Willoughby Hills Branch

Extension 1056  
28954 Chardon Road  
Mon. - Fri.  
8 am - 4 pm

### Eaton Lincoln Branch

Extension 1057  
Mon., Wed. & Fri.  
9 am - 4 pm  
Tues. & Thurs.  
7 am - 4 pm

### Eaton Searcy Branch

Extension 1060  
Mon. - Thurs. 9 am - 4 pm  
Closed Fri.

### 24-Hour Loan Line

888-754-2714

**ABA Routing  
Number:** 241075470

### MATT TouchTone Teller

216-920-2010 or  
800-513-9260

### Lost or Stolen Cards

**VISA:** 800-808-7230  
**ATM/Debit:** 833-337-6075



Coming Next

Community Commitment ~ Lifestyle Loan



# Community Commitment

## Euclid Hunger Center

Through the pandemic, the Euclid Hunger Center has continued their commitment to Euclid residents by offering free food to those who need it. EFCU staff has supported EHC's cause by raising money and volunteering time to help prepare the food for distribution. If you or someone in the Euclid area is in need, you can contact them by phone at (216) 731-3329.



Thanks to everyone who participated in the Thanksgiving Dinner Basket Raffle at the Euclid and Willoughby Hills branches, EFCU was able to donate \$208.00 to the Euclid Hunger Center. We were able to raise an additional \$200.00 from the Malley's candy bar sales bringing us to a total of \$408.00 for the EHC. If you are interested in donating or volunteering, visit their website [new.euclidhungercenter.com](http://new.euclidhungercenter.com) for more information.



## Lincoln / Logan Food Pantry

Another one of our community partners is the Lincoln / Logan Food Pantry. Located in Lincoln, Illinois, the LLFP organizes the collection of food donations and distributions to those in need in the Logan county area. This food pantry relies on both volunteers and donations to best

serve those in need – especially during the COVID-19 pandemic and the holidays.

With the help of the Lincoln Eaton Family Credit Union Members, we were able to donate \$252.00 to the Lincoln / Logan Food Pantry from the proceeds of the Thanksgiving Dinner Basket Raffle. If you would like to donate, volunteer, or need help, you can reach them by phone at (217) 732-6644.

# Introducing Lifestyle Loans

## Life can get expensive.

That is why we are rolling out Lifestyle Loans. Lifestyle Loans can be used for anything that life throws at you like medical bills, vacation, home improvements, or a wedding – the list is endless!

**Apply today for rates as low as 14.00% APR for up to 60 months\***

Give yourself the peace of mind that if something comes up you will be able to handle it with a little bit of help from EFCU. Have questions? Contact our Member Service Representatives by phone at (216) 920-2000 or speak with someone in person at one of our convenient locations.



\* Subject to credit approval based on each Member's credit quality. Rates are subject to change without notice.

## Privacy Policy

All financial companies need to share members' personal information to run their everyday business and can choose how your personal information is shared. Federal law gives consumers the right to limit some, but not all, sharing of this information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Copies of our Privacy Statement are available at each branch as well as online.

## Anticipated Dividends:

First Quarter 2021

January 1 - March 31, 2021

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

	Rate	APY*
\$250+	.02%	.02%

### Money Market Savings\*\*

\$ 2,500 - \$ 4,999.99	.05%	.05%
\$ 5,000 - \$ 9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.15%	.15%
\$25,000 - \$74,999.99	.20%	.20%
\$75,000 - \$99,999.99	.25%	.25%
\$100,000+	.35%	.35%

### IRA Savings\*\*\*

\$.01 and above	.50%	.50%
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### Checking\*\*\*

Advantage		
\$1,000 and above	.01%	.01%
Advantage Plus		
\$1,500 and above	.02%	.02%

\* 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.



## MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Save Today!

