

The Key to Your Dreams! Home Equity Loans and Lines of Credit

Unlock the equity that's in your house with a Home Equity Loan or Home Equity Line of Credit (HELOC) from Materion FCU. We can finance up to 90% of your home's value! Use the cash to consolidate credit cards, pay for a wedding, complete a home improvement project, and more!

What's the difference between a Home Equity Loan and a Home Equity Line of Credit (HELOC)?

- A **Home Equity Loan** has a fixed rate and a fixed term. You'll receive a lump-sum of money and make a fixed monthly payment. It's a great option for large purchases, such as a car, or for expensive, planned expenditures, such as remodeling your home.
- A **HELOC** is a credit line with a variable rate and a credit limit based on your home's value. You borrow what you need, when you need it. It's an excellent financing tool for surprise expenses, such as emergency home or auto repairs, or to manage recurring monthly expenses, such as college tuition.

Call us for more information or to apply.



Springtacular CD Special!

You pick the term from
6 months to 5 years!

\$500 Minimum Deposit
1.00% APY*

*Annual Percentage Yield. Some restrictions may apply.
All rates and promotions are subject to change without notice.



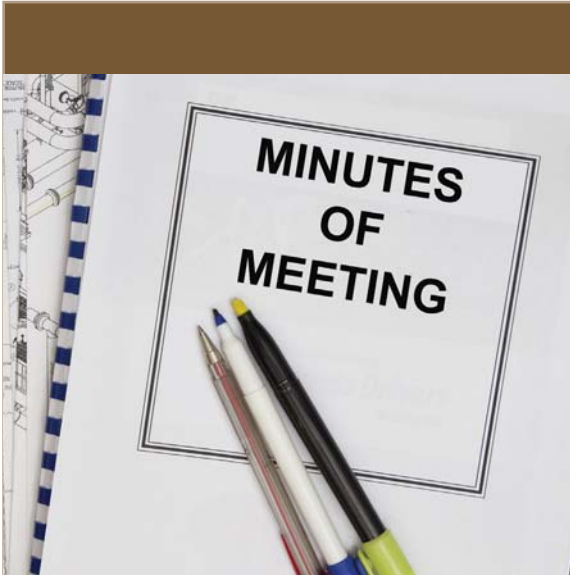
Remember you still have until April 15, 2015 to open or contribute to an IRA for your 2014 income tax filing. Call us if you have questions.

The Pick Your Payment Auto Loan Promotion!

Our **Pick Your Payment** Auto Loan Promotion will let **YOU** pick your monthly car payment! You let us know how much you can afford for a monthly car payment, and we'll give you the rate you qualify for and the term!

Call today!





Annual Meeting

We want to invite all of our members to our 45th Annual Meeting on Saturday, April 18th at 5:45pm at the American Legion Post 279 located at 279 Veteran's Avenue in Elmore. Come and hear about the credit union's financial performance of 2014. To RSVP, please call the credit union at 419-862-4115.



More Branch Options with Shared Branching Network

Whether you're across town or across the country, it's easy to access your Materion FCU accounts. That's because we're a member of the CO-OP Shared Branching Network, a network of more than 5,000 credit unions nationwide that provides privileges to members of other credit unions. At a Shared Branching Network credit union, you can cash a check, withdrawal funds, make a loan payment, and transfer money – all with no surcharge! To locate a participating branch or to learn more about the Shared Branching Network, visit www.materionfcu.com and click the Shared Branching tab.

Keep Your Personal Information Safe!



At Materion FCU, we're committed to the safety and security of your personal and financial information, and we want to remind members to be diligent with their personal information as well. We will NEVER ask for this type of information through the mail, over the phone, or via the Internet or email, nor will any other reputable company. If you receive a request for personal information

from Materion FCU, do not respond. If you believe the request may be legitimate, call us 419-862-4115, and one of our staff members will be glad to assist you. But never give out your information just because someone calls, emails or texts you for it!



HOLIDAY CLOSINGS

Memorial Day
Monday, May 25

Independence Day
Friday, July 3



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Hours of Operation:
Monday - Thursday: 9am - 5pm
Friday: 7am - 5pm

www.materionfcu.com

