

## WE ARE FAMILY!

Materion FCU membership keeps branching in new directions. Credit union membership is available not only to employees of the Materion Corporation, but also to immediate and extended family members of all Materion FCU members. Parents, spouses, children, siblings, grandchildren, and grandparents can join, and once they've joined, the membership circle continues to expand.

If ANY member of your family or household would like to join us, send them in today! Let your family become part of our family!



## How Our FREE Financial Counseling Can Help You!

Did you know that Materion FCU has financial counselors to help you? Our service is free, confidential, and provided in our branch or by phone. Here's what you need to know!



- Our counseling is a FREE benefit of belonging to Materion FCU.
- This is not a financial planner to help you with investments, but a financial counselor to help you manage your financial struggles and overcome hurdles.
- You call our office to set up an initial meeting, and the counselor will tell you what to prepare, such as tax returns, credit card statements, unpaid bills, and loan documents.
- The financial counselor will evaluate your information and give you an overview of your finances and offer suggestions to improve your situation.

Members should know these counselors are not paid a commission and will not try to "sell" you anything. Their primary objective is to help members manage their money better. Call us or stop in to our branch today to learn more about this free counseling service, or to schedule your first consultation. The financial well-being of our members is very important to us!



## FREE Checking! and more...

Imagine the flexibility of a nationwide ATM network, the convenience of Direct Deposit and Payroll Deduction, and the ability to speak to a teller for any reason! Now imagine it all for FREE, and you've just described a Materion FCU Checking Account! If all of this sounds too good to be true, you'll never believe what else our checking account offers, including:

- **FREE** ATM/Debit Card. Use it to pay bills, withdrawal money, or make purchases when you shop.
- **FREE** Home Banking and Online Bill Pay. Manage your accounts remotely, including transferring funds, searching for transactions, and paying bills.
- **FREE** access to over 5,000 other credit union locations nationwide with Shared Branching.
- **FREE** Account Access through the Nationwide STAR or Alliance One ATM Networks. Withdrawal funds and more for no fee at one of thousands of in-network ATMs nationwide. Visit our website for ATM Network directories.



**Visit or call us to open your FREE Checking Account today!**



## GAP INSURANCE: What It Is and Why You May Need It

GAP insurance is optional coverage that can be purchased for financed automobiles. It's a relatively inexpensive option to add to your auto loan that could save you a lot of money in the future. If an auto covered by GAP insurance is totaled or stolen, the "gap" between what is owed on the car and the current value of the car is paid by the insurance. But besides paying this difference, our GAP insurance also offers a \$1000 cash bonus if the GAP coverage is used and if you finance your next vehicle with us within 90 days. Plus, our GAP insurance now offers additional protection through Auto Advantage. This plan (3-year term) will pay your insurance deductible for up to \$500 per loss for up to two losses in a 1-year period. To learn more about our GAP insurance, call us today.



FEDERAL CREDIT UNION

14710 W. Portage River Road  
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Fax: 419-862-4475  
Routing Number: 241278345  
E-mail: creditunion@materionfcu.com

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

[www.materionfcu.com](http://www.materionfcu.com)



Remember that you have until April 15, 2016 to open or contribute to an IRA for your 2015 income tax filing. Call us if you have questions.

## Annual Meeting

All member-owners are invited to attend our 46th Annual Meeting on Friday, April 15th at 4:00pm in the credit union. You'll hear about the credit union's financial performance of 2015 as well as our plans for 2016.

## Holiday Closings

**MEMORIAL DAY**  
Monday, May 30, 2016

**INDEPENDENCE DAY**  
Monday, July 4, 2016

