



SUMMERTIME FUN... TOYS FOR GROWNUPS!

Summer has arrived, and it's time for some fun in the sun! So get outside and enjoy all that Mother Nature has to offer! We have excellent loan rates on "toys for grownups" such as jet skis, boats, recreational vehicles, campers, motorcycles, and more. Enjoy a rate as low as 1.99% APR*, which will leave you with some money to buy gas, fishing poles, s'mores, ice cream... and don't forget the sunblock!

*Annual Percentage Rate. Sample monthly payment for a loan of \$10,000 at 1.99% for 48 months is \$205.66. All rates and promotions are subject to change without notice.

We Encourage Saving. Our Spectacular Rates Help!

We know it's hard to save - there never seems to be enough money from paycheck to paycheck. But we want to remind you that Materion FCU has great savings options that pay above average dividends. Currently, we're paying **.15% APY*** on Savings Accounts, while some of the big banks pay as little as **.02% APY*** on a Savings Account. Think of the benefit to you! Every little bit helps and we encourage our members to put aside a little money every pay period - it could be as little as \$10. If you're already a saver, check out our Money Market Rates and our Certificate (CD) rates, too.

We challenge you to know that rates of your savings accounts if you have money at a bank. Make sure you're getting the best rate possible - it all adds up for you!



*Annual Percentage Yield. Minimum balance to earn dividends is \$100. As of April 2016, the national average savings account interest rate is only 0.06% APY for all balances, according to the FDIC. All rates and promotions are subject to change without notice.

CD SPECIAL



48 MONTHS
MINIMUM DEPOSIT \$500
1.90% APY*

*Annual Percentage Yield. All rates and promotions are subject to change without notice.

Holiday Closings

Labor Day
Monday, September 5

Columbus Day
Monday, October 10



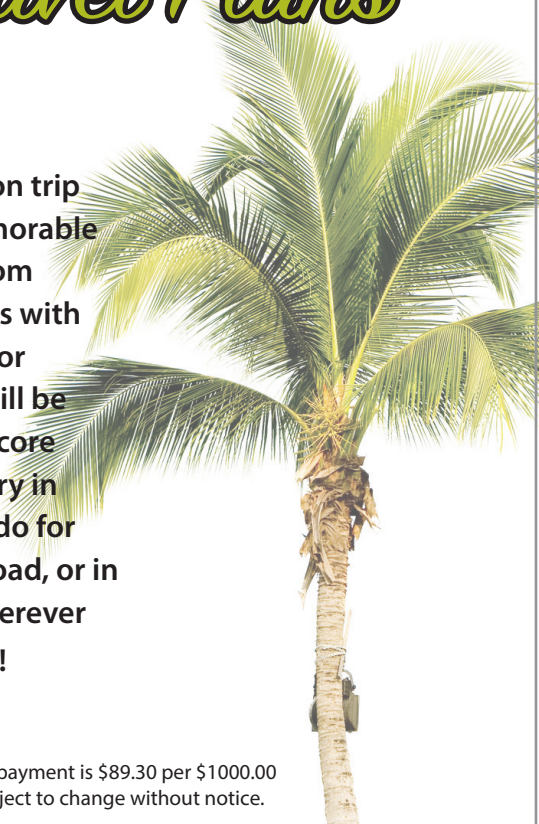
Make Credit Unions a Family Tradition



You've already discovered the benefits of joining a credit union, so why leave your other family members out of the loop? Any member of your family can join, so bring your sister, brother, mom and dad, grandparents, kids, cousins. All can get a loan with competitive rates, a savings account with higher rates than most traditional banking institutions, and of course, spectacular member service unparalleled in the financial industry! We hope that your family will add joining Materion Federal Credit Union to your list of treasured family traditions.

Add a Vacation Loan to Your Travel Plans

Are you headed on a vacation trip this summer? Make it a memorable one with a Vacation Loan from Materion FCU. We offer loans with a fixed rate of 12.99% APR* or even lower. Your loan rate will be determined by your credit score and term of the loan, so hurry in today and see what we can do for you. Soon you'll be on the road, or in the air, or on the water – wherever your travel dreams take you!



*Annual Percentage Rate. Sample Monthly payment is \$89.30 per \$1000.00 borrowed. All rates and promotions are subject to change without notice.

Materion FCU Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information on our website (www.materionfcu.com/about-us/disclosures/) or we will mail you a free copy upon request if you call us at 419-862-4115.



FEDERAL CREDIT UNION

14710 W. Portage River Road

Elmore, OH 43416

Phone: 419-862-4115

Toll-Free: 877-862-2928

Fax: 419-862-4475

Routing Number: 241278345

E-mail: creditunion@materion.com

Hours of Operation:

Monday - Thursday: 9am - 5pm

Friday: 7am - 5pm

www.materionfcu.com



CHRISTMAS IN JULY!

Open a Christmas Club and have a little deposited from each pay period and you'll have a little holiday cash to use for presents, decorations and all the trimmings! Call us and we can open one over the phone and set up Payroll Deduction with as little as \$10 per pay. It adds up!

