

Important Tax Documents Enclosed!

Credit Union **NEWS**



FEDERAL CREDIT UNION

Winter 2017



We're Moving Forward!

Computer Upgrade: Feb. 17 - 20, 2017



Introducing our new online banking platform and updating you on everything you need to know!

2/16 Thursday



Last day to access your current online banking. We encourage you to log in and save or print your E-statements because they will no longer be available online!

2/17 Friday - 2/20 Monday



Limited access to debit and ATM services. Please prepare for your extra cash needs.

2/17 Friday - 2/20 Monday



Beginning at 5pm, shared branching, online banking and bill pay will be unavailable.



2/20 Monday

President's Day, Materion CU Closed; shared branching, online banking and bill pay will be unavailable.

IMPORTANT DATES YOU NEED TO KNOW

Access to home banking, shared branching and bill pay will not be available during these dates. There will be limited access to your ATM/Debit Card.

Please make sure you review these dates and make appropriate plans to manage your funds during our upgrade weekend!

2/21 Tuesday

Materion Credit Union open and all electronic services are back in order for member use!

What's New with the Computer Upgrade at Materion FCU?

New and improved online banking called It's Me 247!

It's Me 247 Online Banking

Setup your new username and password for access to all of these great features:

- Apply for a loan
- Check your account balances
- View the date and amount of your transactions including deposits, withdrawals, transfers, and payments
- Verify that certain checks have cleared
- Read messages from the credit union
- Stop payment on a check*
- View your statements online*
- Pay bills online*
- View images of cancelled checks*
- Transfer funds between accounts
- Download transaction information to your money management software (such as MS Money)
- Make loan payments from funds in your accounts
- Set up or change automatic transfers*
- Withdraw funds in the form of a check*
- Set up e-Alerts and sign up for e-Notices*
- Assign nicknames to your accounts
- Adjust how your paycheck and other electronic deposits are handled*
- Review loan payoff amounts and due dates
- Check current loan, savings, and certificate rates
- Open additional savings accounts *
- Buy a certificate*
- Notify the credit union of your new address or phone number
- And so much more!



Look for the Login badge on our website!

*Some of these features might require special activation. Ask a credit union representative if you need help!

TIPS FOR FIRST-TIME USERS

The first time you log in to your accounts in online banking, you'll need to enter your account number and temporary password. Ask a member service representative for your temporary password. You'll be required to change that to a permanent password in order to finish logging in the first time.



A quick note about our Computer Upgrade....

We know that technology changes sometimes make people nervous, but we want to assure you that we've planned a smooth transition.

Our computer company has managed hundreds of credit union computer upgrades, and we're confident that our upgrade will be executed quickly, efficiently and without issue.

If you have any questions about our upgrade, feel free to talk to us!

At Materion FCU, you will receive the same great service and will experience no changes in the following:



BILL PAY



ACCOUNT NUMBERS



PERSONAL AND BUSINESS CHECKS



DEBIT, CREDIT AND ATM CARDS

WHAT'S NEXT?

Coming soon, you will receive a mailing with detailed information. Stay up-to-date via our website for more progress and information on the computer upgrade and what you need to do next!



We Are Your Home Mortgage Experts

Will 2017 be the year you purchase your first home? Or will you finally move into the home of your dreams? If so, you deserve the very best when it comes to setting up a Home Mortgage. We at Materion FCU know that financing real estate can be confusing and stressful, and we're here to help you every step of the way. You can now arrange your mortgage directly through your credit union, which means our experts are always on hand to answer all of your questions and address your concerns. Looking at refinancing an existing mortgage? We can help with that as well. We've got loans – come and get them! Call us today for pre-approval, and let us help take the stress out of this exciting life event!

Plan Now for a Merry Christmas 2017

Christmas 2016 is over... but it's never too early to plan for the next one! Let Materion FCU help you make it the merriest Christmas ever with our Christmas Club. It's easy to set up an automatic payroll deduction with as little as \$5 or \$10 per pay period. You won't miss the cash, but come December, you'll have a nice stash! Give us a call or stop in to set up your Christmas Club account.



Annual Meeting Scheduled for Friday, April 7th!

All members are invited to attend our 47th Annual Meeting on Friday, April 7th at 3:30pm at the credit union. We'll vote for members of our Board of Directors as well as review our financial performance of 2016. No reservation is necessary so we hope to see you there!



Remember that you have until April 17, 2017 to open or contribute to an IRA for tax benefits on your 2016 tax return. Call us today for more details!

Let Us Help You Shrink Your Debt!

Debt Consolidation Loans

- Rates as low as 7.45% APR*
- Various terms available
- Call to apply

*Annual Percentage Rate. A sample monthly payment for a loan of \$1,000 for 24 months at 7.45% APR would be \$23.21. Various rates and terms are available. All rates and promotions are subject to change without notice.



E-statements are a click away!

Get yourself more organized this year with E-statements! You'll have access to a year's worth of statements with the click of a mouse! Enroll today!

Make a Difference – Join the Board of Directors

You already know that Materion Federal Credit Union always has our members' best interests in mind. We also depend on our members to keep us strong! Here's your chance to make a difference in the way our credit union is run, so we can continue to serve our members in the best way possible – join the credit union Board of Directors. Board members don't need to be financial experts, just have a commitment to provide leadership and guidance. This is a volunteer position, with meetings once a month. If you are interested, please email joshua.seigley@materion.com for more information.



Introducing our After Holiday Loan!

Could you use some extra cash to cover all those holiday bills? Are your credit card balances higher than you'd like? Materion Federal Credit Union can help with our After Holiday Loan. **Give us a call or stop in and see how consolidating your debts can save you big, and start the new year with a good financial footing.** Also, if Santa didn't bring the gift you really wanted, our After Holiday Loan can make that dream come true. Apply today!



Your 1098 and 1099 tax information has been included on your December statement.



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day – Monday, January 16th

Presidents Day – Monday, February 20th

Good Friday – Friday, April 14th

Shared Branching Gives You Over 5,000 Credit Union Locations to Use

Materion Federal Credit Union has partnered with credit unions to offer our members over 5,000 other credit union locations nationwide where you can conduct your Materion FCU business.



At a Shared Branch location, you can conduct almost any transaction that you would at Materion FCU - make deposits, withdraw money, cash checks, transfer funds, make loan payments, get a copy of your statement, and more. You'll need your Materion FCU Account Number and a photo ID and you'll be all set!

To find a Shared Branching location, visit our website and click the Shared Branching tab, or you can get the app (for iPhones at the App store and for Droids at GooglePlay.) If you would like more information about Shared Branching and what you can do, please call us and we'll be happy to help you!



FEDERAL CREDIT UNION

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Hours of Operation:

Monday - Thursday: 9am - 5pm

Friday: 7am - 5pm

www.materionfcu.com

