

Credit Union NEWS



FEDERAL CREDIT UNION

Summer 2017

We Encourage our Members to Use These Helpful Apps!

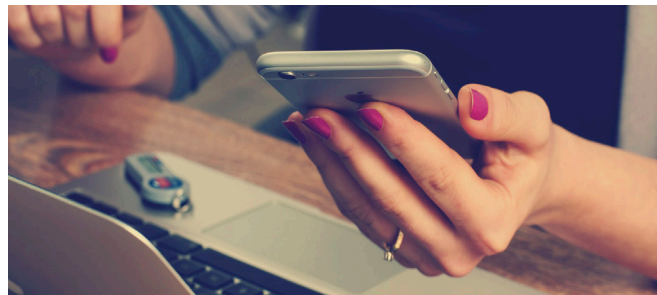


My Mobile Money Access

Search: My Mobile Money Access

This app offers unique features related to your debit card. Once you add your card to the app, you can manage it anywhere!

- **Card Turnoff/on Feature.** If you lost your card, but you just need time to look for it, you can log in to the app and block your debit card until you find it. If you can't find it, you can then keep it blocked and report it lost or stolen by contacting the credit union.
- **Transaction Alerts.** You can schedule alerts for transactions you don't normally make using your debit card - like online shopping, transactions made away from your current location, or purchases over a certain dollar amount.
- **Card Control.** If you have multiple Materion debit cards, you can set controls for all cards associated with the account.



Co-Op Shared Branching & Co-Op ATM Locator

Search: Co-Op Shared Branch



The recently redesigned Co-Op Shared Branching & Co-Op ATM Locator app combines searching functionality for Shared Branching credit union locations as well as surcharge-free ATMs. Shared Branch locations allow you to conduct much of your Materion FCU business at a participating credit union in the Shared Branch network.

This app uses your location to search for the surcharge-free ATM closest to you as well as a Shared Branching credit union location. This app even offers driving directions to your destination.



Whether you're on vacation looking for a Shared Branching location to make your loan payment, or a business trip needing an ATM, this app can help you!

MoneyPass Network ATM Locator

Search: MoneyPass Network ATM Locator

This app offers access to a nationwide surcharge-free ATM network with over 25,000 ATMs across the country.

This easy-to-use app will automatically display a map and show the nearest MoneyPass ATM to you, or you can do a search.



We offer competitive rates and flexible terms for your fun summer vehicles!

**Cars • Trucks • RVs
Campers • Motorcycles
Jet Skis • Boats • SUVs**



Summer Skip-a-Pay is Here!

Don't skip the sunscreen this summer... skip your loan payment! During July and August, qualified Materion FCU members have the option to skip a payment on all of your credit union loans. With a \$30 processing fee for each skipped payment, you can catch up on those unexpected expenses! Just notify us up to 10 days prior to your loan-payment due date, and Materion FCU will take care of the rest.

Here's your chance to relax and enjoy your summer! Call us at 419-862-4115 or email us for more information on how our Summer Skip-a-Pay can help you through the heat.



There is a \$30.00 processing fee for each loan which may be deducted from your savings or checking account. Processing fees may not be added to the loan. Your loan must be at least 6 months old with a current payment status. Interest will continue to accrue and the skipped payment may cause the loan to extend beyond the scheduled payoff date. Your July or August 2017 payment may be skipped. Two skipped payments per year with payroll deduction/auto payment, otherwise only one skipped payment per year. Request must be made prior to payment due date. Excludes mortgage loans, home equity lines of credit, and VISA.

Materion Federal Credit Union Fee Schedule Effective 8/15/2017

Address Locator/Statement Returned (each occurrence)	\$5.00
Debit/VISA Replacement Card Fee	\$15.00
Skip-a-Pay	\$30.00
Debit/VISA International Transaction	1%
Overdraft Transfer to Checking	\$3.00
Wire Transfer of Funds	\$18.00
Lower Interest Rate on Loan	\$50.00
Yearly Processing Fee on IRA Accounts	\$10.00
Copy of Check	\$5.00
Copies Through Home Banking	Free
Christmas Club Early Withdraw Fee	\$10.00
Gift Card Fee	\$3.00
Court Order, Garnishment, Levy (each)	\$25.00
Dormant Account Fee* (per quarter)	\$5.00
Inactive Checking Fee** (per month)	\$5.00
Foreign Check Presentment	\$15.00
Bill Pay	\$4.00/month
Bill Pay with eStatements	Free
Membership Closed within 90 Days	\$5.00
Money Market Below \$2,500 (per month)	\$5.00
Disbursements (after 6 per month)	\$5.00
Money Order	\$1.00
Money Order-Reissue to New Vendor	\$10.00
Official Check Payable to 3rd Party	\$3.00
Official Check Converted from Member Check	\$15.00
Official Check-Reissue after 90 Days	\$10.00
Overnight Delivery (Pass Through Fee)	\$25.00
NSF Fee per item (ATM, ACH, Check)	\$27.00
Return of Deposited Item	\$10.00
Deposited Item Payable to Self-NSF	\$27.00
Research Fee/Balance Check Book	\$20.00/hour
Stop Payment-ACH or Check	\$15.00
Stop Payment-Money Order or Offline Check	\$25.00
Subordination Agreement Processing Fee	\$50.00
VISA NSF Check	\$27.00
VISA Late Payment	\$25.00
Title/Lien Fee (Pass Through Fee)	\$15.00-\$75.00
Check Cashing Fee, Non-Member	\$5.00

*An account is dormant if for one year: there have been no deposits or withdrawals from any suffix; no active loans, IRA's or certificates; and balance is under \$100. **No activity for 3 consecutive months and balance is under \$100, no active loans.



FEDERAL CREDIT UNION

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Hours of Operation:

Monday - Thursday: 9am - 5pm

Friday: 7am - 5pm

www.materionfcu.com



HOLIDAY CLOSINGS

Labor Day: September 4th

Columbus Day: October 9th

Debit Chip Cards Coming Later This Year!

We're reminding members with debit cards to watch for your **new chip card** which will be **mailed in September**. We're reissuing all MasterCard debit cards, so if you currently have our debit card, you'll be getting a new replacement chip card. Chip cards have embedded technology that includes added security features to protect against fraud and unauthorized use. Your new debit card will have a new number, so you'll need to remember to change any auto payments or bills you pay using your debit card.



Materion FCU Privacy Notice

Federal law required 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.