



# Credit Union NEWS



Fall 2022



## Fall CD Special

1.50% APY*	1.25% APY*
12-Month Term	12-Month Term
Minimum Deposit \$500	Minimum Deposit \$500
New Money Only	Existing Money on Deposit at Materion FCU

\*Annual Percentage Yield. This offer is scheduled to end December 31, 2022. All rates and promotions are subject to change without notice. Penalty for early withdrawal may apply.

## With Everything Rising, Our Loan Rates Are Still the Same!

We all know the economy is challenging, and we understand how that impacts our members. As big bank loan rates, gas prices, the cost of groceries and credit card rates all rise, we want to remind you that we are maintaining our rates for cars, trucks, boats, motorcycles, personal loans, and VISA credit cards.

Our credit union is here for you. As a not-for-profit financial cooperative, we're in business to HELP PEOPLE. That's why we always have your financial well-being as our first priority.

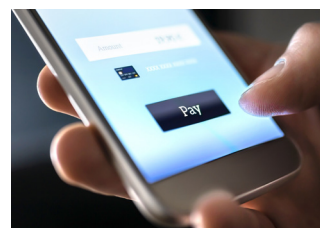
If you're struggling to make ends meet, give us a call and we'll see what we can do to help. After all, we're just people helping people!

## Mobile Wallet!

Now Available for your MFCU  
VISA Card, and Coming Soon  
for your Debit Card!

### Pay With Your Smartphone!

Use your smartphone as your wallet by using Apple Pay, Samsung Pay or Google Pay to pay for purchases!



Simply set up your VISA credit card as the form of payment, and you'll be able to pay by using your phone. It's safe and easy to set up. No more wallet to carry! Watch our website and future newsletters for more details about this exciting new service from Materion Federal Credit Union! Mobile Wallet for your MFCU debit card is coming soon.



**CHRISTMAS CLUB FUNDS**  
*will be transferred to your Savings Account on November 2nd. If you requested to have a check mailed to you, we will mail it that day.*

### HOLIDAY CLOSINGS

Columbus Day .....	Monday, October 10
Veterans Day.....	Friday, November 11
Thanksgiving .....	Thursday, November 24
Day After Thanksgiving .....	Friday, November 25
Christmas Eve.....	Friday, December 23
Christmas.....	Monday, December 26
New Year's Eve.....	Friday, December 30
New Year's Day.....	Monday, January 2, 2023
Martin Luther King Day.....	Monday, January 16, 2023




## HOLIDAY SKIP-A-PAY IS HERE!

**Skip your loan payment  
on your Vehicle Loan  
or Signature Loan in  
November or December.**

### CALL TODAY!

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 due date. Interest will continue to accrue and the skipped payment may cause the loan to extend beyond the scheduled payoff date. Your November or December 2022 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.

## Need to Re-Order Checks?

### If you have no changes...

You can re-order online. Just visit our website ([materionfcu.com](http://materionfcu.com)) and click the RE-ORDER CHECKS tab in the middle of the home page. You'll need your account number and the next check number in the sequence of checks. You will not be able to make any changes to the previous order.



### If you want to change something...

You need to call the credit union. This is a fraud prevention procedure so someone doesn't re-order your checks and change the address. We want to ensure that YOU are ordering your checks and you receive your checks.

## HOLIDAY LOANS

**12.99%** APR\*  
or Lower

**Loan Amounts Vary  
12 Month Terms**

\*Annual Percentage Rate. A sample monthly payment for a 12 month term at 12.99% APR would be \$89.30 per \$1,000 borrowed. All rates and promotions are subject to change and/or end without notice.






**MATERION**  
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@materionfcu.com](mailto:creditunion@materionfcu.com)

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

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








## Beware of Fraudulent Texts that Look Official!

We've had several members contact us stating they received a text message that their debit or credit card was locked and they needed to call a number. Nowhere on the text was the credit union's name or any other financial institution. This is a spam text and NOT from Materion FCU! **Please do not ever click a link or call a number from a text message like this!** Even if it looks official, contact the financial institution using a number that YOU have (from a statement or on your debit or credit card), not the number they provided.

If you do ever suspect a problem with your card, or if you lose your card, simply log into the mobile app and shut off your card. Once you find it, you can reactivate it. As always, call us with any questions.

