

# Credit Union NEWS



**MATERION**  
FEDERAL CREDIT UNION

Winter 2023

## Online and Mobile Banking Improvements: Easier Document Viewing



We've recently rolled out new enhancements to our Online Banking platform that give you increased flexibility for viewing financial documents. You can now access all documents from Online Banking, including financial documents for loans and accounts, new account documents, and teller transactions. Here's how:

1. Log in to Online Banking.
2. Go to Members Services at the top of the screen.
3. Click on eStatements and eDocuments.
4. Click on the type of document you'd like to see.

This option is also available on our **MOBILE APP** by following these instructions:

1. Log onto the Mobile App.
2. Click the "More" button at the bottom.
3. Click on eStatements.
4. Click on the specific document or receipt you are looking for.

## Money Management Skills Start When They Are Young *Start Your Teen Out on the Right Foot for Financial Independence!*

Kids learn a lot at home, including money management skills. Set them up for financial success early by teaching small lessons today, before they head off to college. Begin with a youth savings account at Materion FCU. Make monthly deposits, and review account statements with them so they can watch their money grow.

When they start a job, show them how to direct deposit and add a debit card to the account so they can learn about spending. Next, help them start their credit journey by adding a credit card that YOU can supervise. Finally, teach them about the free resources Materion FCU offers, including our free mobile app, free remote deposits, and our free shared branching network, which gives our members access to their money at more than 5,000 credit unions nationwide. Stop in today to get them started!



## Did Holiday Spending Give you a Mountain of Debt?

### *Materion FCU Can Help*

If your holiday included too much spending, too many credit cards, or surprise expenses, you may be dealing with a lot of debt to kick off 2023. We may be able to reduce your load by consolidating and restructuring your debt into a single loan. Applying is easy and we offer competitive rates and flexible terms for any family. One single loan makes managing payments easier. Call or visit us today and dig yourself out of debt with Materion FCU.

**1098 and 1099  
Information was  
included on your  
December statement.**



## SAVE THE DATE!

# Annual MEETING



## Friday, April 14th 3:30 pm

The meeting will be held in our lobby, or you can also attend via a Teams meeting.

On the day of the meeting the link will be on the front page of our website.

\* You do not need to have Teams to join the meeting.

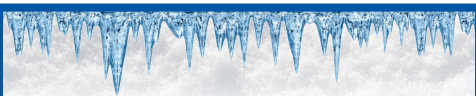
## Make an Investment in Your Future! Open an IRA Today!

Get a good start to 2023 by contributing to or opening an IRA (Individual Retirement Account). IRAs are perfect tools to help you save for retirement, and it's never too early or too late to start saving. We offer both Traditional IRAs and Roth IRAs, contributions may be tax deductible. Consult your tax advisor to see what plan is best for you. With a Traditional IRA, taxes will be applied when you begin to make withdrawals. Roth IRAs use your income after taxes have been deducted, but withdrawals are tax free. **You can still invest in your IRA for 2022 until April 18, 2023.** Call us and we'll be happy to answer any questions or lead you in the right direction.



### PRIVACY POLICY

The Materion Federal Credit Union Privacy Policy is available online at [www.materionfcu.com](http://www.materionfcu.com). Home > About Us > Disclosures. Scroll down to our privacy policy and download the .pdf. If you prefer a paper version, please call 419-862-4115, and we will be happy to mail it to you.



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

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

To find a Shared Branching location near your home, your work, or your favorite vacation spot, simply log on to [co-opfs.org/Shared-Branches-ATMs](http://co-opfs.org/Shared-Branches-ATMs).



### HOLIDAY CLOSINGS

Martin Luther King, Jr. Day  
Monday, January 16

Presidents' Day  
Monday, February 20

Good Friday - Friday, April 7



## A 2023 Christmas Club Can Help You Face the Holiday Head On!

Funds accumulated in a Christmas Club are automatically transferred to your share savings or checking account in early November. You can make deposits to a Christmas Club any time, or you can arrange automatic deposit from your paycheck. Take steps now to be prepared for next season!

