

SPRING 2024

# CREDIT UNION News



Plan to Attend Our

## 2024 ANNUAL MEETING

Friday, April 12, 2024, at 3:30 p.m. in the Credit Union Lobby

IMPORTANT: You can also attend virtually through a Teams link on the home page of our website ([www.materionfcu.com](http://www.materionfcu.com)) on the day of the meeting.



### Attention: Important Notice for Remote Deposit Capture Users

Effective immediately, all checks deposited using remote deposit capture must include an endorsement stating **“For Mobile Deposit Only – Materion FCU”** on the back of the check (under the signature of all parties). This endorsement is crucial for ensuring the security of your deposits and expediting processing times.

Thank you for your cooperation and continued trust in our services. **If you have any questions, please call 419-862-4115 or stop by our branch.**

### Rev Up Your Ride: Car Loans Start at 3.99% APR!\*

Ready to hit the road in style? Whether you’re eyeing a sleek sports car, a spacious SUV, or a reliable sedan, our car loans are the perfect choice – and here’s why:

- Low rates starting at 3.99% APR\*
- Flexible terms up to 84 months and up to 125% financing
- No prepayment penalties and no application fees

**Get your FREE pre-approval today, and then start shopping!**

We’re ready to help you rev up your savings on your new ride!  
**Call 419-862-4115 or stop by our branch to get started.**



### Tap-to-pay debit cards are coming soon to Materion FCU!

Everyday purchases with a tap-to-pay Materion FCU debit card will be a breeze. No more digging for cash or swiping your card – just a quick, contactless tap is all it takes to complete your transaction.

And with advanced encryption technology and secure transaction protocols, you can trust that your sensitive payment information is always protected against unauthorized access and fraud.

**Keep an eye out for updates on the rollout of our new debit cards.**



\* APR = Annual Percentage Rate. The rate is for Materion FCU qualifying members and is subject to loan approval. The sample monthly payment for a loan of \$20,000 for 48 months at 3.99% APR would be \$451.49. All rates and promotions are subject to change without notice. Some Restrictions apply. Materion FCU has the right to deny any request at its sole discretion.

## Tax Fraud Tips/Data Protection Online

Recently, the IRS reported many scammers using phishing emails, making phone calls to impersonate government agencies like the IRS, or even using fraudulent websites designed to steal your personal and financial information.

Here are some tips to help you avoid falling victim to tax-related scams:

- 1. Verify communications.** If you receive an email, text message, or phone call claiming to be from the IRS or any other tax authority, verify its authenticity. Government agencies typically communicate through official channels and won't demand immediate payment or personal information over the phone or via email.
- 2. Watch out for phishing attempts.** Be cautious of emails or messages asking you to click on links or download attachments related to taxes. These could lead to malicious websites or malware that compromise sensitive information.
- 3. Protect personal information.** Never provide personal or financial information over the phone, via email, or on unfamiliar websites.
- 4. Use secure websites.** When filing taxes online or accessing tax-related information, make sure you're using secure websites. Look for "https" in the URL and a padlock icon in the address bar, indicating a secure connection.

By staying vigilant and following these tips, you can help protect yourself from tax-related scams during tax season and throughout the year.

If your Materion FCU account has been compromised in any way, please contact us immediately.



## Will You Have Enough Money When Christmas Arrives?

Unwrap the gift of smart savings with a Christmas Club account!

Here's why you'll love it:



**Easy Savings:** Automatically deposit money to your account and watch your holiday fund grow effortlessly throughout the year.



**Financial Peace of Mind:** Say goodbye to holiday stress and hello to worry-free celebrations, knowing your festive expenses are covered.



**No-Hassle Access:** We'll automatically transfer your funds to your savings or checking account in early November to use as you'd like for the holidays.

Open your Christmas Club Account today and sleigh your way to a stress-free holiday season.

Call 419-862-4115 to get started.

## Holiday Branch Closures

**April 8** Closing at 1:30 p.m. for the Eclipse

**May 27** Memorial Day

**June 19** Juneteenth

**July 4-5** Independence day