

CREDIT UNION News



MATERION
FEDERAL CREDIT UNION

Let Your Money Work for You with a Materion FCU Money Market Account!

Did you know that we offer a Money Market Account that **pays higher dividends** than a Savings Account?

With a minimum balance of just \$2,500, it's the perfect solution for funds sitting in a savings account earning minimal interest. Unlike a Share Certificate, your money isn't tied up, giving you flexibility while still growing your balance. Make the smart choice and start earning more today! Call us!



Amount	APR	APY
\$2,500 - \$24,999.99	.50%	.50%
\$25,000 - \$74,999.99	1.98%	2.00%
\$75,000+	2.23%	2.25%

APR=Annual Percentage Rate. APY=Annual Percentage Yield.

ENROLL IN ESTATEMENTS FOR A CHANCE TO WIN A APPLE WATCH



One (1) Prize Winner will be selected on or about March 5, 2025 by a random drawing from all qualified entries received by a participating credit union between January 1, 2025 and February 28, 2025. When an eligible member enrolls in e-Statements they will be entered in the contest. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

Car Loan Special!

Get a 1% discount off your qualifying loan rate when you mention you saw it in the newsletter!



Rates as low as
1.99% APR*
Terms up to 48 months!

Rates as low as
2.99% APR*
Terms up to 60 months!

*Annual Percentage Rate. Sample monthly payment for a loan of \$20,000 at a rate of 1.99% APR for 48 months would be approximately \$433.81. A sample monthly payment for a loan of \$20,000 at a rate of 2.99% APR would be approximately \$359.28. Other rates and terms available. Some restrictions may apply. Current Materion FCU loans are not eligible. All rates and promotions are subject to change without notice.



Scan here to apply!

Have questions?
Call our office
at 419-862-4115.

The Materion FCU Privacy Policy is available online at www.materionfcu.com. Home > About Us > Disclosures. Scroll down to our privacy policy and download the PDF. If you prefer a paper copy, call 419-862-4115, and we will be happy to mail it to you.



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3 Ways to Protect Your Financial Information When Using Public Wi-Fi

With more consumers using mobile devices to manage their money, we want to remind you of a few quick tips to protect yourself and your personal information when using a public Wi-Fi connections.



1. Use a safe and trusted network. Do not use Wi-Fi offered in public places. Public networks are rarely encrypted, which could potentially allow data to be compromised by cyber criminals.
2. Don't shop or access your credit union account or pay bills on public networks. Avoid typing credit card numbers or other sensitive financial information while on public Wi-Fi.
3. Turn off Wi-Fi when not actively using it. Only turn on Wi-Fi and connect your device to the internet when you need it.



A Reverse Mortgage isn't as
SCARY
as you think.

It's a smart option for
financial freedom.

Call Amy or Tiffany for more details.



OVERSPEND Over the Holidays?

Start a Christmas Club and
be Ready Next Year!

Set up automatic deposits to your Christmas Club account or make regular deposits throughout the year. We have hundreds of members that take advantage of this special account. A small amount like \$25 a paycheck can really add up during the year! Skip that lunch out or that high-priced coffee a few times a week, and watch your Christmas Club Account grow!

1099 & 1098 Information

Please note that your 1099 and 1098 information was included on your December 2024 statement. If you have any questions, please call the credit union at 419-862-4115, and we'll be happy to help you!



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14710 W. Portage River Road
Elmore, OH 43416

Phone: 419-862-4115

Toll-Free: 877-862-2928

E-mail: creditunion@materionfcu.com

Routing Number: 241278345

Hours of Operation:

Monday - Thursday: 9am - 5pm

Friday: 7am - 5pm

www.materionfcu.com



HOLIDAY CLOSINGS

Monday, January 20
Martin Luther King, Jr. Day

Monday, February 17
Presidents Day

Friday, April 18
Good Friday

Have a Family Member or Materion Co-worker Who Doesn't Belong to the Credit Union?

Share this QR Code and they can join remotely!
Just have them scan it and we'll follow
up to get all the details!

