

Fund Your Summer Fun!

Summertime and the living is easy ... that is, easy to fund your fun with the help of one of our low-rate loan or credit card.

- Platinum Visa Cash Rewards Credit Card
- Home Equity Loan or Home Equity Line of Credit
- Or our new, Extra Credit Line of Credit

Use these loans for anything you want or need including:

- Summer Getaway
- Home Renovation
- Braces
- College Expenses

Learn more about these options at [EducationCU.com](https://www.educationcu.com)
Apply with us today at [MyECU.info/AccountOrLoan](https://www.educationcu.com/MyECU.info/AccountOrLoan)



INTRODUCING

\$mart Checking

It's FREE + Earns interest*. There's no need to over-think it.

Be smart with your Checking Account. With ECU's new \$mart Checking, you'll earn a monthly interest of 0.10% APY* if your average daily balance is at least \$1,000. Plus, you can earn an additional 1.0% APY** \$mart Bonus Dividend with qualifying activities. It's YOUR money, let us help you make the most of it!

*APY=Annual Percentage Yield. Rate subject to change without notice. To qualify for the stated APY, the average daily balance in the account must be at least \$1,000.

**APY=Annual Percentage Yield. Rate subject to change without notice. To qualify for the stated APY, you must be enrolled in e-docs, have at least 15 non-ATM debit card transactions a month and the account has received at least \$500 in electronic deposits a month see website for full details. Stated APY is only available on the first \$10,000 of your account balance.

Visit [MyECU.info/SmartChecking](https://www.educationcu.com/MyECU.info/SmartChecking)
to get started (\$mart) Checking with us today!



Refer Your Family Members and Friends to us!

The best advice for your family and friends?
Refer them to join ECU!

Member benefits are better – lower fees, better rates, and better service!

Learn More. Live More.

Refer your friends and family to join us today!

[MyECU.info/AccountOrLoan](https://myecu.info/AccountOrLoan)



We're proud to sponsor Amarillo ISD's

THE SECRET CLASSROOM

CREATED BY AMARILLO ISD

It's a great way to celebrate our local schools, students, and teachers!

Look for the Secret Classroom on Facebook and News Channel 10 Too.



Back to School Loans

Rates as low as **5.99% APR***

Don't forget to shop tax-free weekend, August 6-8th.

Apply online:

myecu.info/AccountOrLoan

*APR=Annual Percentage Rate. Offer valid July 1-September 30, 2021. With approved credit. Rates and conditions subject to change without notice, and may vary based on creditworthiness. Sample payment per \$1,000 borrowed at 5.99% APR=\$86.07. Maximum loan term is 12 months.

Take the Family Out to the Ballgame!

PROUD SPONSOR OF THE SOD POODLES



Buy them some peanuts and crackerjacks ... the Sod Poodles are back! Enjoy the Sod Poodles this season with a night at the stadium. It's fun for the whole family.





You can own it!



Congratulations to our ECU MEMBER SCHOLARSHIP WINNERS!

With low rates, buying (or refinancing) a home could save you money each month!

You could pay less monthly for your home loan than you do now for your rent payment. Plus, you can enjoy all the benefits from owning your own home, including that all-important tax deduction on the interest you pay. Consult your tax advisor to see how much you'd save!

Consider one of our mortgage options including:

- Conventional
- 30- and 15-year fixed rates
- Flexible terms
- And more!

Plus, our closing costs are lower than you will find elsewhere!

Visit MyECU.info/HomeLoans to learn more and get started today!



Railey Blacksten
Amarillo High School



Jocelyn Espinoza
Tascosa High School

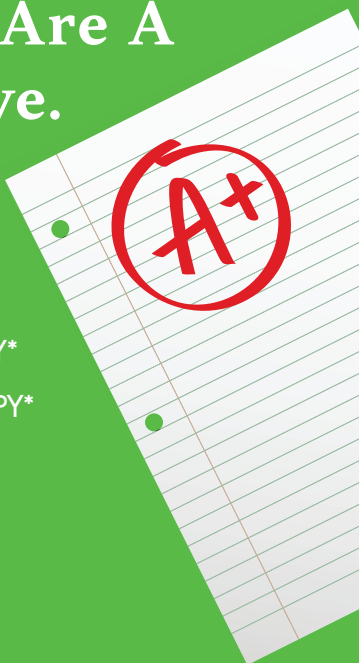


Graham McFarland
Amarillo High School



Aubrey Thomas
Canyon High School

These CDs Are A Grade Above.



Between now and July 30, 2021, we're offering members:

- 9 month CD 0.85% APY*
- 24 month CD 0.85% APY*
- \$5,000 minimum opening balance



MEET THE STAFF

(L) **Haley Pate**, Executive Assistant
(R) **Alissa Brooks**, Administrative Assistant

*APY = Annual Percentage Yield. APY offer available June 17, 2021 through July 30, 2021. APY subject to change without notice. Rates are paid at maturity. Penalty for early withdrawal.



Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940

Holiday Branch Closures:

Independence Day
Saturday, July 3rd and
Monday, July 5th

Labor Day
Saturday, Sept. 4th and
Monday, Sept. 6th



NEWS YOU CAN USE

All branch locations have an ATM and our **ATM Network MoneyPass** gives access to over **20,000 ATMS nationwide.**

COMPLAINT NOTICE

If you have a problem with the services provided by this Credit Union, please contact us at:

Education Credit Union
Attn: Compliance Officer
6203 Hillside, Amarillo, Texas 79109

Telephone:
Main: 806-358-7777
Toll-Free: 800-687-8144

The Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the Credit Union by contacting the Texas Credit Union Department through one of the means indicated below:

In-Person or by US Mail
914 East Anderson Lane
Austin, Texas 78752-1699
Telephone (512) 837-9236
Facsimile (512) 832-0278
Email [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov)
Website <http://www.cud.texas.gov/>

ACCESS TO DOCUMENTS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following Credit Union documents:

- Balance sheet and income statement
- Summary of the most recent annual audit completed
- Written board policy regarding access to the articles of incorporation, by-laws, rules, guidelines, board policies, and copies, thereof.
- Internal Revenue Service Form 990

Any of the information above can be requested in person at one of our branches or if you would prefer to send a written request, please send request to:

Education Credit Union
Attn: *Claudia Burkett*
6203 Hillside
Amarillo, Texas 79109

HOURS:

LOBBY HOURS

Monday, Tuesday, Thursday, Friday

9:00 A.M. to 5:30 P.M.

Wednesday

10:00 A.M. to 5:30 P.M.

DRIVE-UP HOURS

Monday-Friday

8:00 A.M. to 6:00 P.M.

Saturday

9:00 A.M. to 12:00 P.M.

BUSHLAND DRIVE-UP HOURS

Monday - Friday

9:00 A.M. to 5:00 P.M.

CALL CENTER HOURS

Monday - Friday

8:00 A.M. to 6:00 P.M.

Saturday

9:00 A.M. to 12:00 P.M.



CONTACT:

TELEPHONE (ALL BRANCHES)

Main: 806-358-7777 • 800-687-8144

TOUCHTONE TELLER

806-358-2776 • 866-415-0164

LOCATIONS:

45TH BRANCH

3615 SW 45th Ave., Amarillo, TX 79109

BUSHLAND BRANCH

1801 S. FM 2381, Amarillo, TX 79124

CANYON BRANCH

2100 4th Avenue Canyon, TX 79015

HILLSIDE BRANCH

6201 Hillside Road, Amarillo, TX 79109

I-40 BRANCH

4400 West I-40, Amarillo, TX 79106

PLUM CREEK BRANCH

5500 Plum Creek Dr., Amarillo, TX 79124

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. The articles and opinions in this publication are for general information only and not intended to provide specific advice or recommendations for any individual. APR=Annual Percentage Rate. APY=Annual Percentage Yield. All loans are subject to credit approval. We suggest you consult your attorney, accountant, financial, or tax advisor with regard to your individual situation. Special loan promotions are not available for refinancing or payment of existing Education Credit Union loans and are applicable to qualified borrowers only. See a loan officer to determine the rate for which you qualify. All rates and yields are current as of publication date and are subject to change without notice. You agree to abide by all terms and disclosures provided to you by the credit union. By attending any Education Credit Union event, members consent to the use of their likeness or image for general ECU promotional purposes. For further information, please refer to our website for the full Member Likeness Appropriation Policy. Your funds are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government agency. The agency separately insures Individual Retirement Accounts up to \$250,000. Your savings are privately insured up to \$250,000 by the excess Share Insurance Corporation, a wholly-owned subsidiary of American Share Insurance, a private insurance company. We provide an equal housing opportunity and conduct business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally Insured by NCUA

