

'Tis the Season for sharing!

Share the benefits of Credit Union membership.

Refer family and friends to ECU for a chance to **WIN \$500!**

Current Members:

- Refer your friends and family, and earn an entry for the drawing with each new member you refer who joins and opens a checking account!

New Members:

- Join and open a \$mart Checking account, and earn an entry for the drawing!
- Then refer your friends and family, and earn additional entries for the drawing with each new member you refer who joins and opens a checking account!

Drawing will be held **December 13** – just in time for holiday shopping!

Step 1: Go to: myecu.info/win500 and open a shared savings account and \$mart Checking account

Step 2: Current Members share this URL with your family and friends.

Step 3: New Members, be sure to enter the name of the person who referred you on the application, so we can ensure new and referring members get entered! Last day to Enter is Dec. 10, 2021.

For more information or assistance, feel free to call us at 806.358.7777.



Promotion Dates: **Sept. 20 – Dec. 10**
Drawing Date: **Dec. 13th at 9 A.M. CST**

*Promotion is subject to Official Rules available at myecu.info/officialrules500 or by contacting the credit union.



It's the gift that keeps on giving!

HO HO DOUGH!

Learn more: MyECU.info/AccountOrLoan

We've made it easy to check off your holiday shopping to-do list.

Fund your holidays with one of our low-rate loan options!



Christmas Loans
for added
holiday cheer!

Rates as low as 5.99% APR*
with terms up to 12 months.

Credit Cards+

Reward yourself!

Use your Visa Platinum Cash Rewards
Credit Card, and earn up to 1% cash back on
all retail purchases.

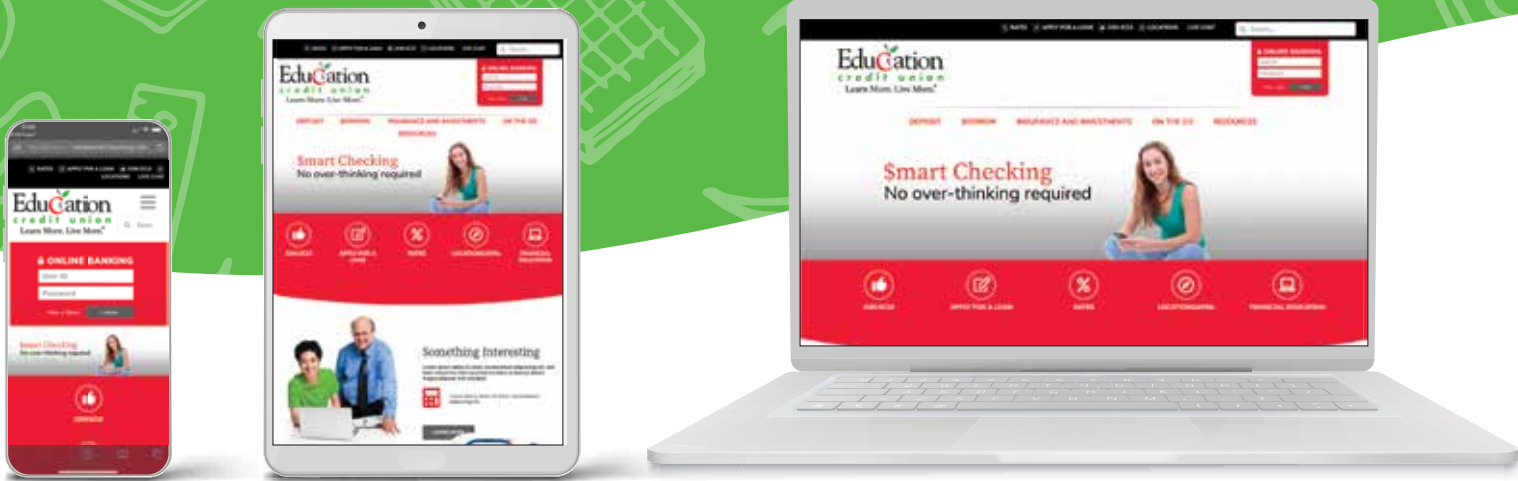


Skip-a-Payment Options

Take a payment holiday.
Go to **EducationCU.com**,
click on the Loans menu and select
Skip-A-Pay**, then complete the
quick and easy application.

*With approved credit. Rate based on credit worthiness. Offer good 10/1/2021 through 12/30/2021. Sample payment per \$1,000 borrowed for 12 months at 5.99% APY=\$86.06. Rate subject to change without notice. Maximum term on this loan is 12 months. +With approved credit. Rates may vary based on credit worthiness. Visit myecu.info/cashrewards for terms and conditions.

**Subject to ECU underwriting approval. Offer does not apply to single-pay notes, home improvement, home equity loans, home equity lines of credit, mortgages, credit cards, or any line of credit loan. Loan(s) must be current and in good standing. Interest will continue to accrue and skipping payment will extend the loan term.



New website coming soon!

Look for our newly-designed website in the coming weeks!

To better serve you, we're developing a new website, which will include:

- Mobile friendly
- Improved navigation
- Intuitive design

Look for more information in the coming weeks as we get closer to **launching the new design!**



You can own it!

Shopping for a new home?
Or considering a refinance to reduce
your monthly payments?

Remember we offer low, competitive rates and terms with our Home Loans. We are the mortgage experts for all your home lending needs!

Apply today:
MyECU.info/HomeLoans



\$mart Checking is \$mart Banking!

It's FREE + earns interest. Plus, our members enjoy FREE access to over 67,000 ATMs nationwide. That's more than just about any bank, anywhere.

\$mart Checking members also enjoy:

- Surcharge-free ATM transactions Nationwide
- No monthly service fees
- Free VISA debit card rewards with cash-back at many merchants
- No minimum opening deposit

After all – it's **YOUR** money! Make the most of it with our monthly dividend of 0.10% APY* if your average daily balance is at least \$1,000. Plus, you'll earn a Bonus Dividend of 1.0% APY** with qualifying activities.

\$mart Checking means no over-thinking required!

Visit MyECU.info/SmartChecking to learn more and sign up today.

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

**APY is 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.



Pre-approvals on The Pre-Qualification Engine!

Enjoy this convenient new tool available 24/7 on our website for members and non-members to get pre-qualified!

Considering a new car for the family?

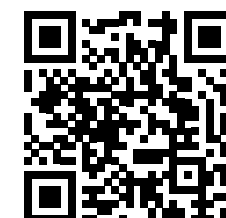
Looking for some help with an upcoming event?

Welcome to the ease of

The Pre-Qualification Engine for fast, hassle-free pre-approvals for select loans including:

- Extra Credit Line of Credit (LOC)
- Visa Platinum Cash Rewards Credit Card
- And even Auto Loans!

ECU members simply click on **The Pre-Qualification Engine**, and enter your birth date and cell number, and this easy new tool does the rest for you!



Scan our QR code or visit educationcu.com/pre-qualify for more details.

PROMOTIONS



Claudia Burkett
President of Canyon Market & Executive Vice President



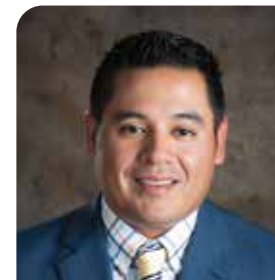
Johnny Harris
Senior Vice President of Retail Operations



Lindsey Murphy
Senior Vice President of Marketing & Business Development



Marcus Glass
Vice President of Operations



Adrian Alejandro
Senior Vice President of Lending

NEW HIRE

MEET THE STAFF



These CDs Are A Grade Above.

Between November 1 –
December 31, 2021
we're offering members:

- 15-month CD 1.0 APY*
- \$5,000 minimum opening balance



Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940



NEWS YOU CAN USE

All branch locations have an ATM and our **ATM Network MoneyPass** gives access to over **67,000 ATMS nationwide.**

HOLIDAY CLOSINGS

COLUMBUS DAY

Saturday, October 9 through Monday, October 11

VETERANS DAY

Thursday, November 11

THANKSGIVING HOLIDAY WEEKEND

Thursday, November 25 and Saturday, November 27

CHRISTMAS EVE

Friday, December 24

CHRISTMAS DAY

Saturday, December 25

NEW YEAR'S EVE

Friday, December 31 (close at 12 P.M.)

NEW YEAR'S DAY 2022

Saturday, January 1

MARTIN LUTHER KING JR. DAY

Saturday, January 15 through Monday, January 17

PRESIDENT'S DAY

Saturday, February 19 through Monday, February 21

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 5:30 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

TOUGHTONE 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 Ave. 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.

*APY = Annual Percentage Yield. APY offer available Nov. 1, 2021 through Dec. 31, 2021. APY subject to change without notice. Rates are paid at maturity. Penalty for early withdrawal.

Federally Insured by NCUA

