

Buy. Build. Fix it up.

Education Credit Union provides our members with superior, quality home financing to help you with all of your home financing needs. And while our rates are competitive, our closing costs are typically lower than you would find elsewhere!

TYPES OF LOANS INCLUDE:

- 🏠 Conventional
- 🏠 Purchase, Refinance, or Cash Out
- 🏠 Home Equity Loans
- 🏠 Home Equity Line of Credit
- 🏠 Home Improvement Loans



SCAN TO LEARN MORE or Go to:
EducationCU.MyMortgage-Online.com/FAQs.html

Rev up the fun this summer!

How about a new or new-to-you vehicle for your summer road trip? Or a boat or RV to ramp up the summer fun? Get up and go with the loan you need!



New & Used Car, Truck, and Van Loans



New & Used Motorcycles



New & Used Boats and RV's



SCAN TO LEARN MORE or Go to:
EducationCU.com/Auto-Loans

**Enjoy NO payment
for 90 days!***

Loans are subject to credit approval. Some restrictions may apply. Rates may vary depending on your credit report. Contact an Education Credit Union associate for complete details. * No payments for 90-days. A, B, C credit only. Interest will continue to accrue.

\$martSTART SAVINGS

Starting Them Young.

Open a \$mart Start Savings Youth Account for the savvy students in your life! Plus, students earn bonuses for good grades as well as on their birthdays!

- \$15** Grades K-5 can receive \$15 at the end of each semester if they make A's & B's for semester average.*
- \$30** Grades 6-12 can receive \$30 at the end of each semester if they make A's & B's for semester average.*
- \$5** \$5 will be deposited into \$mart Start Savings account at the beginning of your birthday month!

*\$mart Start Savings accounts have until June 30th to submit their spring semester grades.



SCAN TO LEARN MORE or Go to:
EducationCU.com/Youth-Savings

ALL Y'ALL CAN GET PRE-QUALIFIED FAST

- Auto Loans
- Credit Cards
- Lines of Credit!



Learn More & Live More!

Student Scholarships!

Education Credit Union's (ECU) Member Scholarship is offered to our members who are graduating high school. Four applicants will receive \$1,000 each semester for four semesters as long as they maintain the minimum eligibility requirements.

- Applicants must be an active member* of ECU for at least one full year prior to application.
- Applicants must plan to enroll on a full-time basis (12 credit hours).
- Applicants must have a minimum grade point average of 3.00.



Application deadline is April 1.

Scan to learn more or Go To:
myecu.info/MemberScholarships.

*Active account is defined as a minimum of 10 transactions a month or one monthly deposit of at least \$25.

A Smart Solution: Transfer & Save!

Are you carrying a high-rate on Credit or Store card balances?

Transfer your high interest rate card balances to our VISA Platinum Cash Rewards and enjoy 4% APR* today!

Plus, our card benefits include:

- 1% cash back on all retail purchases
- 25-day payment grace period
- VISA Checkout for safe, simple, and easier online purchases
- NO annual fee

4% APR*



SCAN TO LEARN MORE or Go to:
EducationCU.com/Balance-Transfer

*APR=Annual Percentage Rate Offer available on all ECU Visa credit cards. Only valid on balance transfers made during the promotional period of 2/1/2022-4/30/2022. The promotional APR will be in effect until the balance of all qualifying balance transfers is paid in full. Balance transfers made outside the promotional period will accrue interest at the standard APR as disclosed in your agreement.

Annual Meeting

Saturday, APRIL 9, 2022

AmTech Career Academy 3601 Plains Blvd., Entrance #1
Amarillo, TX 79102

- Food lines open at 9:30 a.m.
- Meeting starts at 10am
- AmTech Career Academy building tours will be available until 11:45 a.m.

If you would like to attend the meeting, we request you RSVP. Please call 806.242.9595 or email: ECUAnnualMeeting@educationcu.com no later than 5pm, April 1, 2022 and receive an extra entry into the cash drawing!

Election of 2022 Board position Nominees:

- Place 7, Daniel Coward
- Place 8, Steve West
- Place 9, Kel Spradling



VOTE FOR CLAUDIA BURKETT



**For Place 1 on
the Canyon
School Board**

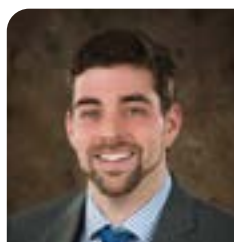
MORTGAGE DEPARTMENT



Shari Keyner
Vice President of
Mortgage Lending



Erica Robles
Mortgage Originator



Matt Stuart
Mortgage Originator



Britnie Aguirre
Mortgage Underwriter



Emily Beckner
Mortgage Assistant



Sondra Sertuche
Mortgage Assistant

MEET THE STAFF

Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940



**A+ banking
for the whole
family**

Better rates. Lower fees.
Refer your family and friends
to smarter banking with us!



SCAN TO LEARN MORE or Go to: EducationCU.com

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

MEMORIAL DAY

Saturday, May 28th & Monday, May 30th

JUNETEENTH

Saturday, June 18th & Monday, June 20th

INDEPENDENCE DAY

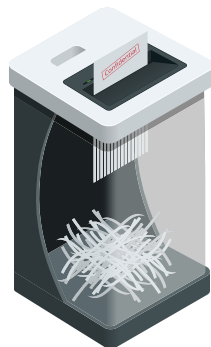
Saturday, July 2nd & Monday, July 4th

SHRED WEEK 2022

April 11-15

Shred personal documents securely
and for FREE at any branch during
normal business hours.

Members only.
No businesses, please.



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

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 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.