

We Have Your Back!

Our Back-to-School Loan, with rates as low as **6.24% APR***, is here to help your family get ready for the first day of school!

Prepare for the first day of classes with our Back-to-School loan!
Use this special loan for:

- School clothes & supplies
- Laptops
- Dorm room necessities
- Books
- And more!

*APR = Annual Percentage Rate. Offer valid July 1 - August 31, 2022. With approved credit. Rates and conditions subject to change without notice, and may vary based on creditworthiness. Sample payment per \$1,000 borrowed at 6.24% APR = \$86.18. Maximum loan term is 12 months.

TAX FREE
REMINDER!
Tax-Free Weekend
is August 5-7!



SCAN TO LEARN MORE or go to:
educationcu.com/whyb



New Teacher Loan

We're here to help new teachers thrive in the new school year ahead!

We know our teachers are the unsung heroes in our schools, colleges, and universities. We want to help get your year off to a great start with our special New Teacher Loan offer, good now through September 30, 2022.

Borrow \$2,500 for 24 months
OR Borrow \$5,000 for 36 months
Rates as low as 5.50% APR*



SCAN TO LEARN MORE
or go to:
educationcu.com/thrive

*APR = Annual Percentage Rate. With approved credit. Rate and terms subject to change without notice. Sample payment per \$2,500 borrowed for 24 months at 5.50% APR = \$110.25. Sample payment per \$5,000 borrowed for 36 months at 5.50% APR = \$150.99 Maximum term for \$2,500 is 24 months and the maximum term for \$5,000 is 36 months.



It Just Adds Up!

Refer your family and friends to us!
It's the smart solution for your family
and your finances!

- Checking is Free + Earns Interest*
- Low loan rates
- Access to over 67,000 surcharge-free ATMs nationwide
- FREE Mobile App
- And more!

The savings add up for our members.
Share the benefits today!

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

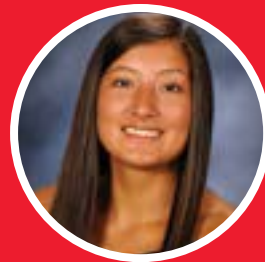


SCAN TO LEARN MORE or go to:
EducationCU.com/adds-up

Proudly Announcing Our Scholarship Winners!



Parker Cunningham
Canyon High School



Ava Darnell
Tascosa High School



Nicolas Knevelbaard
Amarillo Collegiate Academy



Alex Lancaster
Randall High School

Smart START SAVINGS

Starting Them Young.

*Smart Start Savings Accounts have until Jan. 31st and June 30th to submit their 1st and 2nd semester grades, respectively.

Open a Smart Start Savings 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 Smart Start Savings account at the beginning of your birthday month!



SCAN TO LEARN MORE or go to:
myecu.info/SmartStartSavings



AmTech Branch Ribbon Cutting!

We're proud to announce the opening of our student-run branch inside AmTech Career Academy in August of 2022!

Ribbon Cutting

Monday, August 29th at 10:30 AM

AmTech Career Academy

3601 Plains Blvd.

Amarillo, TX 79102



Pocket Change Grant



Education Credit Union offers Pocket Change Grants up to \$500 for area teachers to use for classroom supplies and support.



SCAN TO LEARN MORE or go to:
educationcu.com/applications

Give Your Saving Goals A Lift

with our Special Certificate of Deposit Account

- Minimum opening balance of \$5,000
- 12 month term
- Special rate at **2% APY***



SCAN TO LEARN MORE or go to:
educationcu.com/cds-and-iras/

* APY = Annual Percentage Yield. APY subject to change without notice. Rates are paid at maturity. Penalty for early withdrawal.

SHOW YOUR TEAM SPIRIT

Get your favorite school logoed debit card today!



Federally insured by NCUA



educationcu.com/debit-card-designs

Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940



\$mart Checking is \$mart Banking!

It's free + earns interest.*
No need to overthink it.

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



NEWS YOU CAN USE

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 U.S. 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: 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 a request to:

Education Credit Union, Attn: Marcus Smith - 6203 Hillside, Amarillo, Texas 79109

Branch Closures:

Labor Day: Saturday, September 3rd through Monday, September 5th

Columbus Day: Saturday, October 8th through Monday, October 10th

HOURS:

LOBBY HOURS

Monday, Tuesday, Thursday,

Friday

9:00 AM to 5:30 PM

Wednesday

10:00 AM to 5:30 PM

DRIVE-UP HOURS

Monday - Friday

8:00 AM to 6:00 PM

Saturday

9:00 AM to 12:00 PM

BUSHLAND DRIVE-UP HOURS

Monday - Friday

9:00 AM to 5:30 PM

CALL CENTER HOURS

Monday - Sunday

24 Hours a Day

Closed -Thanksgiving

& Christmas Day

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, Amarillo, TX 79109

I-40 BRANCH

4400 West I-40, Amarillo, TX 79106

PLUM CREEK BRANCH

5500 Plum Creek Dr., Amarillo, TX 79124

