



OUT BASKET

EDUCATION
CREDIT UNION
WINTER 2018



CASH BACK

ON BOAT, RV & ATV LOANS

RATES AS LOW AS **3.40%** APR*

No Payments for 90 DAYS!

Loan Amount
\$30,000 and up

\$400
cash back!

Loan Amount
\$25,000 - \$29,999

\$300
cash back!

Loan Amount
\$15,000 - \$24,999

\$200
cash back!

*Offer valid January 1, 2018 through February 28, 2018. Rate subject to change without notice. Rates based on credit worthiness. Sample payment per \$1,000 borrowed for 24 months at 3.40% APR = \$43.16. With approved credit. During 90 day deferral interest will continue to accrue.

COMING SOON

>> Mobile Pay!

Mobile Pay is the easy, secure, and private way to pay and will be available soon using your mobile device, tablet, and/or smart watch. Mobile Pay will consist of Apple Pay, Samsung Pay, and Android Pay and is accepted at hundreds of thousands of retail and online stores.

What is Mobile Pay? Mobile Pay will allow you to use your smart device to pay for purchases in stores and online at participating merchants at the touch of your finger. This new way to pay is easy to use and more importantly it is secure! Your account number is not stored on your phone, and only your fingerprint can authorize a payment.

Put the Equity in your Home TO WORK!

We've got more than one way to help!

Check out our low-rate
Home Equity Loans,
HELOC Loans and Home
Improvement Loans.

We're the experts!





ANNUAL MEETING SATURDAY APRIL 7, 2018

10AM-12PM | AMARILLO CIVIC CENTER, HERITAGE ROOM 401 S Buchanan Street
Amarillo, TX 79101

Please RSVP by March 31, 2018 to ECUAnnualMeeting@educationcu.com or 806-242-9595. Those who RSVP before the deadline will be entered into the cash drawing TWICE. A full breakfast will be served & prizes will be awarded.

2018 BOARD NOMINEES

PLACE 4: BUDDY STEPHENS, PLACE 5: LEONIDA CLEVELAND, PLACE 6: LINDA PURDY

NOMINATION BY PETITION - Any member in good standing who meets eligibility requirements set forth under the policies and bylaws of ECU may petition to be included on the ballot. The petition must be signed by a minimum of one percent (1%) of members eligible to vote as of year-end 2017. When there is only one candidate for each position, there will be no nominations from the floor and the election will not be conducted by ballot. The petition must be submitted to the Nominating Committee no later than February 22, 2018. Contact Gregg Bynum or Claudia Burkett at 806-358-7777 if you wish to file a petition.

2018 Retirement Plan Limits

In case you may not be aware, we would like to share with you some updates made in October of 2017 by the Internal Revenue Service (IRS) and Social Security Administration regarding cost-of-living adjustments. The IRS published cost-of-living adjustments that apply to dollar limits for retirement plans for the tax year beginning on January 1, 2018. Notice 2017-64 states that due to a modest increase in the cost of living*:

- IRA contribution limits, SIMPLE IRA deferrals, and catch-up amounts remain at the 2017 levels.
- Annual maximum contributions, defined benefit caps, maximum plan compensation, elective deferral limits for 401(k), Roth 401(k), 403(b), Roth 403(b), and 457 Plans experienced a minor step-up.
- Another recent announcement was made by the Social Security Administration, regarding a 2% cost of living adjustment to benefits, which is a substantial increase than in 2017 (0.3% for 2017) and largest since 2012.
- This adjustment will increase benefits by \$27 on average.
- On the other hand, the Taxable Wage Base increased from \$127,200 to \$128,700, a little over 1%. This results in a \$93 Social Security tax increase year-over-year for those with earned income at or above the limit; the new maximum is now \$17,040, up from \$16,920 in 2017.
- Among other notable increases is the amount individuals under full retirement age may earn before experiencing a decrease in their Social Security payments. The 2018 limit increased from \$16,920 to \$17,040; after that, \$1 of benefits is deducted for every \$2 earned above \$17,040.

It has been our pleasure and privilege here at C.S. Wilson & Associates, Inc. to have been servicing the financial needs of the members of Education Credit Union for 11 years. We feel so blessed to be associated with such a fine organization as ECU. In the upcoming year, please make time to get your financial house in order. We are here to assist you in any way that we can.

CONTACT: Cathy Wilson, CFP®, AIF® 806-352-9251 or 806-322-1250 | Cathy.wilson@ceteraadvisors.com | www.cswilson.net

Pictured from left to right: Sally Miller, Executive Assistant, Cathy Wilson, CFP® | Securities and Advisory Services offered through Cetera Advisors, Member NASD/SIPC. C.S. Wilson, Education Credit Union, and Cetera Advisors are not affiliated companies. Stock, bonds, mutual funds, fixed and variable annuities are not guaranteed by the federal government, not guaranteed by Education Credit Union, and not guaranteed by the NCUA. These products are not issued by Education Credit Union and they involve risk, including market volatility and the possible loss of some or all of the principal investment.

MEMBER SCHOLARSHIP

Education Credit Union's Member Scholarship is offered to our members' graduating high school. Opportunity Plan, Inc. will select four ECU applicants each year to receive a scholarship of up to \$4,000. Each student will receive \$1,000 each semester for four semesters as long as he/she maintains the minimum eligibility requirements as stated below.

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.

Visit https://www.educationcu.com/youth/scholarship_application.php to learn more.

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





WWW.EDUCATIONCU.COM

Exciting NEW Feature on ECU Mobile App!

You can now access ALL your credit card information straight from ECU's 5-Star Rated App. That's right, all your credit card information from any iPhone, iPad or Android smart phone or tablet.

How to enable this feature:

- STEP 1** Log into Mobile App
- STEP 2** Navigate to "More" (iPhone users) or "Menu" (Android users)
- STEP 3** Select "Credit Card"
- STEP 4** "Go To My Card" is presented in Mobile App
- STEP 5** Using the Menu, Navigate to Credit Card Information



Meet the STAFF MORTGAGES



JORDAN RAMIREZ
Mortgage Assistant



ERICA ROBLES
Mortgage Originator



MATTHEW STUART
Mortgage Originator

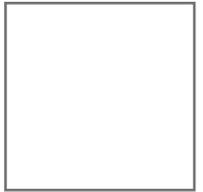


Live Better For LESS!

We are ready to ring in the New Year, and with that usually comes that pesky list of New Year's resolutions. Have you made the commitment to spend less and save more in 2018? Why not look at resources already available to you! If you have a Red Apple or Golden Red Apple checking account with ECU, you can be a member of Benefits Plus, and it's free! This great discount program's mission is to help our members "Live Better for Less!" You can go online, create your account and begin saving now. Get Dining Dough to cut your costs when you eat out at local restaurants, save 10% on those gift cards you already know you are going to buy, get a \$5 rebate when you purchase or renew your Sam's Club membership, or receive 10% cash back when you let the friendly staff at Benefits Plus book your next flight. There are hundreds of special offers to help you spend less and save more. Your friends at ECU and Benefits Plus are here to help you keep at least one New Year's resolution! See for yourself by visiting www.benefits-plus.org!



TRICIA BASS
VP of Learning & Staff Development



NEWS YOU CAN USE

ECU Holiday Closings: January 15, 2018 - Martin Luther King Jr. Day | February 19, 2018 - President's Day

Complaint Resolution

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

Education Credit Union
6203 Hillside
Amarillo, Texas 79109
Phone (Main): 808-358-7777
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 at:

914 East Anderson Lane
Austin, Texas 78752-1699
Phone: (512) 837-9236
www.cud.texas.gov

Access to Documents

Upon request, members can review and 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
P.O. Box 21142
Amarillo, TX 79114

HOURS

Lobby Hours

Monday, Tuesday & Thursday
9:30 a.m. to 5:30 p.m.
Wednesday
10:00 a.m. to 5:30 p.m.
Friday
9:30 a.m. to 6:00 p.m.

Drive-up Hours

Monday-Friday
7:00 a.m. to 6:00 p.m.
Saturday
9:00 a.m. to 2:00 p.m.

Bushland Drive-up Hours

Monday, Tuesday & Thursday
9:30 a.m. to 6:00 p.m.
Wednesday
10:00 a.m. to 6:00 p.m.
Friday
9:30 a.m. to 6:00 p.m.



CONTACT & LOCATIONS

Phone (all branches)

Main: 806-358-7777
Toll-free: 800-687-8144

TouchTone Teller

806-358-2776
866-415-0164

Member Support/Virtual Branch: 806-358-7777

Monday-Friday: 7:00 a.m. to 7:00 p.m.
Saturday: 9:00 a.m. to 5:00 p.m.

45th Branch

3615 SW 45th Ave.
Amarillo, TX 79109

Hillside Branch

6201 Hillside Road
Amarillo, TX 79109-7193

Bushland Branch

1801 S. FM 2381
Amarillo, TX 79124

I-40 Branch

4400 West Interstate 40
Amarillo, TX 79106-5940

Canyon Branch

2100 4th Avenue
Canyon, TX 79015-4028

Plum Creek Branch

5500 Plum Creek Dr.
Amarillo, TX 79124

YOU Can Become a Member!

Anyone that lives, works or attends school/church within a 10 mile radius of any of our branches is eligible for membership.