

ECU Profile



MEET LAURA

I live in the Bushland community, where we have made so many wonderful friends. My husband Greg and I have been married for 28 years and have raised two beautiful children.

I have been with Education Credit Union a little over a year. I started in the Member Support Center, where I had the opportunity to speak with many of our members and help them with a variety of needs.

Then, in December, I was promoted to Executive Services Representative and I could not be more excited about this new position! I look forward to meeting all of you and helping with any of your financial needs. Feel free to email me: Laura.Rea@educationcu.com, come by my office located in the I-40 branch, or give me a call at 806-358-7777, ext. 116.



Upcoming Events

Annual Meeting

Saturday, April 7

10:00 a.m.

Amarillo Civic Center

Heritage Room

401 S. Buchanan in Amarillo

Ladies Tea

Thursday, April 19

11:30 a.m.

Amarillo Little Theatre

2019 Civic Circle in Amarillo

Shred Week

April 23-27

Get your confidential documents shredded and disposed of securely.

A WORD FROM OUR CEO

The Year 2017 in Recap

Wow! What an incredible year for Education Credit Union. This might have been one of the best years out of the last twenty years of serving our members. Of course, all our success is attributable to the quality membership we serve. We have over 25,000 incredible members at ECU.

Some of the financial highlights are our Return on Assets was at .062% with a net bottom line of \$1,567,864. Our year-end capital accounts came in at \$34,848,486 with a very strong ratio of 13.72%. The net income and the high capital structure are the two things that sustain and drive our credit union. As a reminder, the NCUA only requires a 6.00% capital ratio so ECU has more than twice the required amount put back into our Reserves and Undivided Earnings.

I would say the highlight of the year was being selected as Best Credit Union in America by National Association of Federally Insured Credit Unions (NAFCU.) We are very proud of this award and it is based on a lengthy application. The criteria for being selected is focused on member service and serving the community with credit union values. One of our Key Values in serving our community is our award winning financial education program. We provide this service at no charge. Last school year, our staff trained over 12,000 people on financial topics.



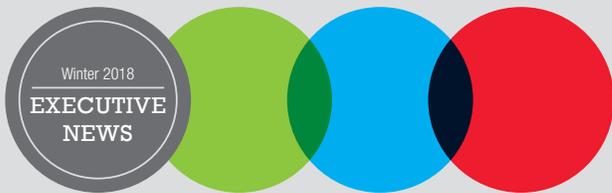
Deposit rates finally started to go up in 2017. We are adjusting to the rising rates and continue to pay above market rates. Our Super Money Market Account is one way to have liquidity and higher rates on deposits. Our CD promotion in the fall brought in over \$2 million in new deposits with great rates being offered on 18-36 month terms. And we are still the only financial that offers Excess Share Insurance up to \$250,000 above Federal Insurance on eligible accounts.

Loan rates continue to be low so this is still a great time to finance a home or do a home improvement. We now offer a home improvement loan up to 100% of the value of the property. And we started offering auto lease financing for those members wanting to have the flexibility of a lower auto payment for shorter financing terms.

Your credit union is incredibly strong, is growing, is viable, and is committed to serving you with sound products and integrity.

We look forward to 2018 and will be adding some incredible enhancements to our mobile banking application.

Gregg R. Bynum, President/CEO



Education
credit union



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Get the latest scoop on upcoming events & important information by visiting the Executive Services link on our website at: educationcu.com/about/executive_services.php

+ MISSISSIPPI POT ROAST

- 3 pound chuck roast
- 1 packet dry ranch seasoning mix
- 1 packet au jus or brown gravy mix
- ½ stick of butter
- ¼ cup of water or beef broth
- Pepperoncini peppers and a little juice

Instructions

1. In a crock pot add the roast and sprinkle with ranch seasoning and gravy mix.
2. Top with butter and pepperoncini peppers.
3. Pour water or beef broth around the edge of the roast.
4. Cook on low 8-10 hours until fork tender.
5. Shred the meat and serve over mashed potatoes.



FINANCIAL TALK from CS WILSON

5 Smart Investing Strategies

By Cathy Wilson, CFP®, AIF®



While there are many sound investing approaches, we're going to review only five that have the potential to benefit the greatest majority of investors. Understanding these strategies could help improve your portfolio's long-term results. The world of investing is complicated and can be overwhelming. It is always a good idea to consult your investment professional to assist you with your planning.

1. Don't time the market—the old saying is true; "It is time in the market, not timing the market."
2. Review your asset allocation with your investment professional. Asset Allocation is the process of dividing your investment dollars among various asset classes. Stay diversified!
3. Choose appropriate investments based on your individual situation, time horizon and risk tolerance.
4. Dollar-Cost Average—DCA is the process of investing a fixed amount of money at regular intervals.
5. Rebalance your portfolio—Rebalancing may help a portfolio better reflect an investor's goals, risk tolerance and time horizon.

Remember, investment risk can be managed but it can't be eliminated. Consulting a certified financial planner can better assist you in determining which investment profile can help you reach your financial goals. Please contact us at 806-352-9251 or 806-322-1250 for your complimentary consultation. Email: Cathy.wilson@ceteraadvisors.com. Online: www.cswilson.net

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