



OUT BASKET



EDUCATION
CREDIT UNION
FALL 2018

GET
Cash Back
ON AUTO LOANS



RATES AS LOW AS **3.25%** APR*

\$40,000 & UP

\$250

\$25,000-\$39,999

\$150

\$15,000-\$24,999

\$100

NO PAYMENT FOR 90 DAYS**

Plus! Be entered into a drawing & one winner will get their first three months of interest refunded, up to \$2,000.†

*With approved credit. Rates based on credit worthiness. Sample payment per \$1,000 borrowed for 24 months at 3.25% APR = \$43.10. Rates subject to change without notice. Offer valid 11/1/2018-12/31/2018. **A and B credit bureau score only. †Promotion subject to official rules at <https://www.educationcu.com/wp-content/uploads/2018/10/2018-Nov-Dec-Auto-Promo-Official-Rules.pdf>

Holiday Promotions

CHRISTMAS LOANS

Rates as low as
9.95% APR*
Spread a little extra holiday cheer with a Christmas Loan from Education Credit Union.

SKIP-A-PAY**

Take a vacation from loan payments with a holiday Skip a Pay at ECU. Go to www.educationcu.com, click on the Loans menu and select skip a payment, then complete the quick and easy application.

CREDIT CARDS+

We offer **FOUR** different credit card options. All with much lower rates than the national average. **PLUS** with select cards you'll be eligible for an ultra-low introductory rate for the first 6 months.

*With approved credit. Rates based on credit worthiness. Offer good 10/1/18 through 12/31/18. Sample payment per \$1,000 borrowed for 11 months at 9.95% APR = \$95.49. Rate subject to change without notice. Maximum term on this loan is 11 months and the maximum loan amount is \$2,500 **Valid with approved credit. Offer does not apply to single-pay notes, home improvement, home equity loans, home equity lines of credit, mortgages, or credit cards. Loan(s) must be current and in good standing. Interest will continue to accrue and skipping payment will extend the loan term. Only one Skip A Payment per member loan is allowed. Fee of \$25 per loan number for the first loan skipped and \$10 for each additional loan. +With approved credit. Rates may vary based on credit worthiness. Visit www.educationcu.com for terms and conditions.



IMPROVE YOUR CREDIT SCORE Member Seminar

Tuesday,
DECEMBER 4
6:30-8:00pm

&

Thursday,
DECEMBER 13
6:30-8:00pm

Our New Year is almost here. Come join us as our Financial Educators explain how you can become financially fit in 2019.

- Learn what makes up your credit score
- Discover how you can improve your credit score

We will provide refreshments, and door prizes will be given away at each session. On December 14, we will draw the name of one lucky member who attended a session, and award them a \$200 cash prize.

RSVP to financialeducation@educationcu.com or call 358-7777, extension 123. Limit 30 attendees per session.

SHRED WEEK

OCTOBER 22-26

FREE
TO ALL MEMBERS*

*Members only.
No businesses please.

TAKE YOUR MONEY A STEP UP

For a limited time, ECU is offering step up CDs for the first \$2 million in new deposits.

		STEP UP UP TO 0.25 BP**	STEP UP UP TO 0.40 BP**
\$10,000	18 MONTHS 2.40% APY*	24 MONTHS 2.45% APY*	36 MONTHS 2.50% APY*
\$25,000	18 MONTHS 2.45% APY*	24 MONTHS 2.50% APY*	36 MONTHS 2.55% APY*
\$50,000	18 MONTHS 2.50% APY*	24 MONTHS 2.55% APY*	36 MONTHS 2.60% APY*
\$100,000	18 MONTHS 2.55% APY*	24 MONTHS 2.60% APY*	36 MONTHS 2.70% APY*

*APY=Annual Percentage Yield. APY is effective as of 10/1/2018. APY subject to change without notice. Members with an active checking account will receive 0.05 bp increase and members with active golden apple checking account will receive 0.10 bp increase on the rates stated above. Rates are paid at maturity. Penalty for early withdrawal. Step-Up CDs will not automatically renew.

**bp=basis points. A "step-up" allows you to move to a higher APY up to 0.25 bp on 24 month or 0.40 bp on 36 month CDs for the same term at one time during the term of the CD. Step-up is only allowed on 24 month and 36 month terms. Your maturity date will not change.

Wouldn't Our Cards Look Good in Your Mobile Wallet?

Get Yours TODAY!

We're the perfect payment
choice when you're mobile.

Simply add your ECU credit and debit cards to your mobile wallet and easily make purchases. Your transactions are secure and your card data isn't stored on the device and can never be seen by the merchant.





WWW.EDUCATIONCU.COM

Meet the STAFF



BETH ASHE
VP of Member Services



AMY HAMILTON
Lending Manager



JOHNNY HARRIS
VP of Branch Operations



JENNIFER UFFORD
Compliance Manager

CELEBRATING 30 Years OF SERVICE



Claudia Burkett,
Executive Vice President/COO
30 years of service as of October 2018

Experts IN HOME LENDING

We offer Mortgage, Home Equity, Home Equity Line of Credit & Home Improvement loans to fit all your needs.

**COMPETITIVE RATES • EXPERIENCED LENDERS
QUICK TURN AROUND • LOCAL LENDER**
Give our home lending experts a call 358-7777 x473



HEALTH SAVINGS ACCOUNT

For many consumers struggling with the rising costs of health insurance and medical care, the choice of purchasing a High Deductible Health Plan (HDHP) and using it in conjunction with a Health Savings Account (HSA) is growing in popularity.

Like you, Education Credit Union appreciates the benefits of HSA ownership: You make pre-tax* deposits into this interest-bearing account. If you do not use all of the funds in your HSA in the plan year, the money rolls over in to the next year; you can continue accumulating money in your HSA throughout your lifetime. Once you reach sixty-five, you can withdraw your HSA funds to use any way you desire. This is a huge advantage when planning for retirement!

ECU offers our members a Health Savings Account that charges NO FEES! Please call us at 358-7777 or stop by any of our six locations to learn more about Education Credit Union's NO FEE Health Savings Account. We are here to serve you!

*Consult tax advisor



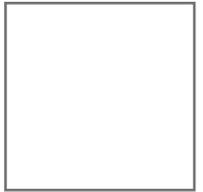
TRICIA BASS
VP of Learning & Staff Development

The Longest Bull Market

No one can predict precisely when a bull market will end, but investors eyeing each turning page of the calendar for an expiration date are making a mistake. Bull markets tend to end with euphoria and a sense that nothing can go wrong. That's the opposite of the sentiment today. We expect profits to continue to rise in the quarters ahead and help extend the bull market, but the rate of earnings growth will likely slow, particularly as tax benefits fade, suggesting equity gains may be more moderate. If you would like to discuss strategies for your investment portfolio, please call Cathy Wilson, CFP®, AIF® of C.S. Wilson & Associates, Inc. at 806-352-9251 or 806-322-1250.

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.





NEWS YOU CAN USE

ECU Holiday Closings

COLUMBUS DAY

Monday, October 8th

VETERANS DAY

Monday, November 12th

THANKSGIVING

Thursday, November 22nd

CHRISTMAS EVE

Monday, December 24th (close at 12:00pm)

CHRISTMAS DAY

Tuesday, December 25th

NEW YEARS EVE

Monday, December 31st (close at 12:00pm)

NEW YEARS DAY

Tuesday, January 1st

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.