

Serving generations  
in the Panhandle  
since 1935.



# We are pleased to welcome the members of H&H Federal Credit Union to the ECU family.



Marcus Smith  
ECU President/CEO

On behalf of the team at Education Credit Union, I want to welcome all H&H Federal Credit Union members to the ECU family.

Our credit unions were founded with the core purpose of “People Helping People” by teachers, for teachers, and school employees. Over the years, this has expanded to allow not just school employees but anyone who lives, works, or worships within ten miles of our branches the opportunity to join ECU. Both credit unions have a long, well-documented

history of service and success in our communities and look forward to the impacts we will make in our communities together.

Education Credit Union and H&H Federal Credit Union have combined efforts, talents, and visions to serve an even greater portion of our beloved Panhandle than either of us could accomplish alone, supporting even more of your friends and neighbors. Education Credit Union and H&H now serve over 36,000 Panhandle residents – you are our members and that makes you our owners.

Together, we’ll build upon the credit union philosophy of “People Helping People” with “Learn More. Live More.” The more we learn, the more we discover opportunities to enrich our lives and live better – both on the individual level as member-owners and at the organizational level.

We will host our Annual Meeting in the coming months. We will complete the combining of our operating systems in May 2023 to fully serve our H&H Federal Credit Union members. In the meantime, we encourage you to follow Education Credit Union on Facebook and Instagram for the latest news, tips, and information.

We look forward to serving you and your family for generations to come.

Sincerely,

A handwritten signature in black ink that reads 'Marcus Smith'.

Marcus Smith  
Education Credit Union President/CEO

## Important Dates



**Account Conversion for H&H Members: April 28-May 1, 2023. All H&H Branches will be closed during this conversion.**

**H&H Members have access to ECU Accounts, Loans, and Services: May 2, 2023**

**Look for more information about this important account conversion happening the end of April.**

## You're Invited!

### ECU's Annual Meeting

**Saturday, April 15th • 10:00am to 11:30am**

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

RSVP by April 7, 2022, and receive an extra entry into the cash drawing!

Email: [ECUAnnualMeeting@EducationCU.com](mailto:ECUAnnualMeeting@EducationCU.com)  
Call: 806.242.9595

# H&H and ECU Fee Comparison

Products & Services	Fee Name	H&H Amount	ECU Amount
Silver Checking Account	Service Charge	\$5.00/Month if minimum Average Daily Balance is not met	N/A
Gold Checking Account	Service Charge	\$5.00/Month if minimum Average Daily Balance is not met	N/A
All Checking Accounts	Overdraft Transfer Fee	\$1.00/Item Applicable only after three (3) transfers per month	N/A
	NSF/Overdraft Fee	\$22.00/Item	\$24/Item
	Stop Payment Fee	\$15.00/Request	\$28/Request
<b>Service Fees on All Accounts</b>			
	Account Reconciliation Fee	N/A	\$25 per hour (minimum 1/2 hour)
	Account Research	\$25.00/Hour (1 hour minimum charge)	\$25 per hour (minimum 1/2 hour)
	ATM surcharge Fee		varies depending on machine used
	Check Printing Fee		prices may vary depending upon style
	Check Cashing Fee for Non member	N/A	up to 3% of check amount
	Check Hold Research Fee	N/A	\$5.00
	Closed Account Fee	\$25.00 fee applies to accounts closed within 90 days of opening	N/A
	Copy of Member Check Fee	N/A	\$3.00 per copy
	Deposited Item Return Fee	N/A	\$15.00 per item
	Electronic Credit Card Payment	N/A	\$10.00
	Fax (outgoing)	\$1.00/Faxed Page	N/A
	Gift Check Fee	N/A	\$1.25
	Inactivity Fee	\$3.00 per month after 12 months of inactivity	N/A
	Items Sent for Collection Fee	N/A	\$3.00 per item
	Legal Process Fee	N/A	Set by Texas law
	Lien/Levy/Garnishment/Writ of Garnishment Processing Fee	N/A	\$30.00 plus any legal fees incurred by the Credit Union
	Loan payment via Debit Card	N/A	\$5.00
	Money Order Fee	N/A	\$1.50 each
	Photocopy Fee	\$1.00/Copy	N/A
	Repossession Processing	N/A	\$250.00 per collateral
	Returned Mail Fee	N/A	\$5.00
	Statement Copy Fee	N/A	\$2.50 per copy online, \$3.50 from microfilm
	Stop Payment Corporate Credit Union Checks	N/A	\$28.00
	Teller Check Fee	\$2.00 per check	\$2.00/each
	Temporary Check Printing	N/A	First Time Free; Additional: \$3/12
	Wire Transfer Domestic (Outgoing) Fee	\$12.00/Transfer	\$20 per transfer
	Wire Transfer Foreign (outgoing) fee	\$30.00/transfer	\$20.00 plus correspondent fees per transfer
<b>Electronic Funds Transfer on All Accounts</b>			
	ATM Fees	N/A	non-sufficient funds fee \$24.00 lost stolen (merchant recapture) fee of \$50.00
	VISA Debit Card Fees	N/A	non-sufficient funds fee \$24.00 lost stolen (merchant recapture) fee of \$50.00
	Preauthorized EFT Fees	N/A	non-sufficient funds fee \$24.00

ALL FEES BASED ON PER ITEM ARE PER PRESENTMENT

Products & Services	Fee Name	H&H Amount	ECU Amount
<b>eDocs</b>			
	Monthly Fee	N/A	No Fee
<b>Online Digital Documents</b>			
	Signing fee	N/A	No Fee
<b>Web Bill Payment</b>			
	Monthly Fee	N/A	Free
	Monthly Fee with eDocs	N/A	Free
	Monthly Fee with Golden Apple Checking	N/A	Free
	Stop Payment Fee	N/A	\$28.00
	NSF Fee	N/A	\$24.00
<b>eBranch</b>			
	Monthly Fee	N/A	No Fee
	Money Management Monthly Fee	N/A	No Fee
	Mobile Banking Monthly Fee	N/A	No Fee
	External Account Funds Transfer/ Person-to-Person fee		Per Transfer
	Incoming	N/A	No Fee
	Outgoing	N/A	\$2.50
	Next Day (outgoing)*	N/A	\$5.00
	NSF	N/A	\$24.00 per item
	Person-to-Person Stop Payment Fee	N/A	\$28.00
	* \$2,000.00 per day limit; \$5,000 rolling day limit; eligibility for Next Day Service and High Limits over \$2,000.00 must meet eligibility requirements as follows: must have sent \$1,000.00 or more in the prior 6 months, be a member in good standing, and have had zero NSF's.		
<b>Safe Deposit Box**</b>			
	Annual Rental 3x10 Size	N/A	\$24.00
	Annual Rental 5x10 Size	N/A	\$40.00
	Annual Rental 10x10 Size	N/A	\$72.00
	Change of Lock Fee	N/A	\$25.00, plus any locksmith charges
	Drilling of Box Fee	N/A	\$25.00, plus any locksmith charges for drilling
	Replacement Key Fee (per pair)	N/A	\$25.00
	**NCUA Does Not Insure Safe Deposit Box Contents		
<b>Share Value/ Membership Fee</b>			
	Par Value of One Share	\$5.00	\$5.00
	Membership Fee	N/A	\$1.00 to open account
		N/A	\$12.00 to reopen the second time within a 12 month period of closing the membership share account
		N/A	\$24.00 to reopen the third time within a 12 month period of closing the membership share account
		N/A	\$24.00 to reopen the fourth time or more within a 12 month period of closing the membership share account
<b>VISA® Credit &amp; Debit Card</b>			
	Replacement Fee	N/A	\$5.00
	Monthly Card Fee	N/A	\$0.00
	Lost and Stolen (merchant recapture)		\$50.00
	Cashiers/Teller checks made payable to third parties	N/A	\$2.00 each
	VISA Preauthorized Stop Payment	N/A	\$28.00
<b>MasterCard Credit &amp; Check Card</b>			
	Replacement Fee	\$15.00***	N/A
	***We reserve the right to charge this fee at any time for replacement of lost or damaged cards.		
	MasterCard Gift Cards	****	N/A
	****Purchase fee of up to \$6.95 for any denomination. Monthly inactivity fee of \$2.95 after 12 months of inactivity. \$5.00 for lost/stolen cards.		
<b>Money Market</b>			
	Withdrawal Fee	N/A	6 free withdrawals per month, \$7.50 fee per withdrawal after
<b>Super Money Market</b>			
	Withdrawal Fee	N/A	3 free withdrawals per month, \$7.50 fee per withdrawal after
ALL FEES BASED ON PER ITEM ARE PER PRESENTMENT			

# Account and Product Changes

With the partnership, our H&H members will see some account and product name changes, but rest assured, you'll still have not only the choices you're used to, but even more to choose from. Take a look, and as always, our staff is available to answer any questions you may have. We're here to serve you!

H&H Current Account	Switching to ECU's Account
6 Month Certificate	6 month CD
12 Month Certificate	12 month CD
18 Month Certificate	18 month CD
24 Month Certificate	24 month CD
Alternate Share Account	Additional Savings
Bronze Checking Account	\$mart Checking
Christmas Club Account	Additional Savings
Escrow Account	Additional Savings
Gold Checking Account	\$mart Checking
IRA Account	IRA
Regular Share Account	Share Account
Silver Checking	\$mart Checking
Super Share Account	Super Share Account

**Reminder: H&H members now enjoy surcharge-free ATMs throughout the Panhandle. [Learn more!](#)**



# Coming May 2023: Same great team plus expanded accounts, services, and access!

## More Service at Your Fingertips!

- Mobile app
- Real-time Mobile Check Deposit
- Zelle



## Borrowing Resources:

- Online loan applications
- Payment calculators
- Faster loan approvals and funding



## Expanded Account Offerings:

- 30-year Mortgages
- HSA Savings Accounts
- Visa Credit Cards with Cash Rewards



## Expanded Access

- 10 Branches in the Panhandle
- 67,000 surcharge-free ATMs nationwide
- 24/7 Member Support Center
- Touchtone Teller (Phone access)



## Borger and Stinnett Branches

- Same local branches, staffed by the team you know and trust!



“I am very excited about the additional services we will be able to offer our members such as: remote deposit capture, instant-issue debit cards, higher daily limits, and quicker turnaround on loan requests! And we will be partnering with a strong credit union that shares our history and our vision for the future.”

– Renea Curry, VP of H&H Market



H & H FEDERAL CREDIT UNION



Learn More. Live More.®

P.O. Box 1187, Stinnett, TX 79083  
EducationCU.com



Don't forget to follow  
ECU on social!



## NEWS YOU CAN USE

### CONTACT:

**EducationCU.com**

**Member Support Center/Virtual Branch**  
806-358-7777 • 800-687-8144

**Report Lost/Stolen Cards**  
(after hours/weekends)

**VISA® & MasterCard®** : 800-442-4757  
**Check/Debit Card**: 800-472-3272

**Touchtone Teller**  
806-358-2776 • 866-415-0164

**Single Interest Insurance**  
Toll Free: 800-206-0398

### ATM LOCATIONS:

**ATM – J&B Discount #2**  
4809 River Rd., Amarillo TX

**ATM – TPFC Grand Plaza**  
I-40 & Grand St, Amarillo TX

**ATM – TPFC Pecos**  
3601 W 15th St., Amarillo TX

**ATM – Murphys USA – S. Western Street**  
2109 S. Western St., Amarillo TX

**ATM – United Supermarket**  
5601 Amarillo Blvd. West, Amarillo, TX

**ATM – Murphys USA – Amarillo Boulevard**  
5732 W. Amarillo Blvd., Amarillo, TX

**ATM – TPFC Puckett Plaza**  
34th & Bell St., Amarillo TX

**ATM – Shell Food Mart**  
I-40 & Airport Blvd., Amarillo TX

**ATM – TPFC Hillside**  
7200 Hillside Rd., Amarillo TX

**ATM – Eskimo Hut**  
I-27 & McCormick, Canyon TX

**ATM – Murphys USA – Canyon**  
1707 N. 23rd St., Canyon TX

**ATM – TPFC Canyon Branch**  
120 Hunsley Rd., Canyon TX

**PLUS**  
37,000 surcharge-free ATMs nationwide

### ALL LOCATIONS: (Unless noted)

**LOBBY HOURS**  
Mon/Tue/Thu/Fri: 9:00am – 5:30pm  
Wed: 10:00am – 5:30pm

**DRIVE-UP HOURS**  
Mon-Fri: 8:00am – 6:00pm  
Sat: 9:00am – 12:00pm

**AMTECH HOURS**  
Mon-Fri: 8:00am – 5:00pm

**BUSHLAND HOURS**  
Mon-Fri: 9:00am – 5:30pm

**STINNETT & BORGER HOURS**  
LOBBY: Mon-Fri: 9:00am – 5:00pm  
DRIVE-UP: Mon-Fri: 8:00am – 5:30pm

**CALL CENTER HOURS**  
Mon-Sun: 24 hours  
Closed -Thanksgiving & Christmas Day

**PHONE:**  
**TELEPHONE (ALL ECU 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

**AMTECH BRANCH**  
3601 Plains Blvd., Amarillo, TX 79102

**BORGER BRANCH**  
500 W Grand Street, Borger, TX 79007

**BUFF \$MART BRANCH**  
2100 4th Ave., Canyon, TX 79015

**BUSHLAND BRANCH**  
1801 S. FM 2381, Amarillo, TX 79124

**CANYON BRANCH**  
1900 FM 2590 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

**STINNETT BRANCH**  
102 N Main St., Stinnett, TX 79083

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.

Federally Insured by NCUA

