NEWSLETTER
SUMMER
2023



Learn More. Live More.®

We've Got Your Back

Our Back-to-School Loans at 8.25% APR* to help you and your family get ready for the first day of school!



Use this special loan for:

- School clothes & supplies
- Laptops
- Outfit the new dorm room
- Books
- And more!

REMINDER! Tax-Free Weekend is August 11-13!

*APR = Annual Percentage Rate. Offer valid July 1 - August 31, 2023. With approved credit. Rates and conditions subject to change without notice and may vary based on creditworthiness. Sample payment per \$1,000 borrowed at 8.25% APR = \$87.12. Maximum loan term is 12 months.

Our Members Say It All

Since 1935, we have proudly served generations of families in the Panhandle as the largest Credit Union in the area.

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

"Friendly, very helpful, and pleasant to work with. Thanks!" - Jan M.

SCAN TO LEARN MORE or go to:
EducationCU.com/our-members/





Congratulations to Our Winners and All Our 2023 Graduates

2023 ECU Foundation - H&H Market \$1,000 Scholarship Winners



Nolan Adams Dumas High School



Owen Britten Groom High School



Ella Babbs Gruver High School



Abigail Watson Sanford Fritch High School Spearman High School West Texas High School



Aubrey Beck



Not pictured:

Benjamin Madden Borger High School

> **Tory Trahern** Sunray High School

2023 ECU Foundation – Workforce Solutions \$1,000 Scholarship Winners





Brandon Nixon West Texas High School River Road High School



Ashley Haynes



Dumas High School



Irvine Telemantes Balyn Keosyhavong **Dumas High School**

Not pictured:



2023 ECU Member \$4,000 Scholarship Winners



Tatum Brandt Randall High School



Janie Castillo Randall High School



Tatyana Gaspar Amarillo High School



Marlee Welchlen Bushland High School





Learn More. Give More.™

Through the ECU Foundation, we actively support and encourage our community through community giving, including:

- Pocket Change Grants
- Scholarships for students
- Community Partnerships and support

Help us support our local educators and community. Give what you can - even your pocket change makes a difference.



SCAN TO LEARN MORE or go to: ecu-foundation.org

Pocket Change Grants

The Education Credit Union Foundation offers grants up to \$750 for our area teachers and school staff to use for classroom supplies and support. Donations given by our ECU team, the board, and local individuals help to fund these grants.

Applications open for educators from July 1 - September 15, 2023.



SCAN TO LEARN MORE or go to:

ecu-foundation.org/pocket-change-grants/



Welcoming Borger and Stinnett Branches to the ECU Family



Thank you to everyone who came out to support the Ribbon Cuttings at the ECU Borger and Stinnett Branches in early June. We are grateful for the partnership that now allows us to serve 36,000+ people across the Texas Panhandle.







Learn More. Live More.

4400 West Interstate 40, Amarillo, TX 79106-5940

EducationCU.com

Earn Monthly Interest + **Bonus Interest** 5.10% APY*



There's checking, and then there's \$mart Checking.

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- **Real-Time Mobile Deposit Capture**
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- 10 Branches across the Panhandle
- And more!

SCAN TO LEARN MORE or go to: EducationCU.com/earn-bonus-interest/







NEWS YOU CAN USE

Branch

Independence Day — Tuesday, July 4

Labor Day — Saturday, September 2 through Monday, September 4 Columbus Day — Saturday, October 7 through Monday, October 9

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

DRIVE-UP: 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-

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 SMART 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



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 Website: www.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

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 refinance 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 and are subject to change without notice. You agree to allow and disclosures provided to you by the credit union. By alterding 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 excess Share Insurance Corporation, a U.S. Government agency. The agency separately insured undividual 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 or payment of American 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.



