

Smart Checking just got more interesting

Fee-Free Checking +
Earn up to

6.10% APY!*



LEARN MORE!

EducationCU.com/more-interesting/



Smart Checking members also enjoy:

- No monthly service fees
- No minimum opening deposit
- Robust Mobile App with Zelle® and Mobile Check Deposit
- And access to over 67,000 surcharge-free ATMs nationwide

Smart Checking is smart banking.

Start earning more with us today!

*APY = Annual Percentage Yield. APY is accurate as of 9/1/2023 and subject to change. If minimum qualification requirements are met during monthly qualification cycle, and maintain at least \$1,000 daily balance, 6.10% APY will apply to balances \$50,000.00 and below and .10% APY will apply to balances of \$50,000.01 or more. Fees may reduce earnings on the account. If all of minimum qualification requirements are met except you do not maintain a minimum \$1,000 daily balance during monthly qualification cycle, 6.00% APY will apply to your entire balance. If you do not meet minimum qualification requirements but maintain a minimum \$1,000 average daily balance during the monthly qualification cycle, .10% APY will apply to the entire balance. Other restrictions may apply.

Serving generations in the Panhandle since 1935.

Share the benefits of Credit Union membership
with your family and friends!

- Not-for-profit
- Locally owned by YOU, our members
- 24/7 Member Support Center
- Mobile App for access at your fingertips
- Over 67,000 surcharge-free ATMs nationwide
- And voted best Credit Union 17 years in a row!

Invite your family and friends to join us today!

LEARN MORE!

EducationCU.com/our-members-say-it-all/



“I have been a member of the credit union for about 15+ years, and I formerly served on the advisory board before the merger.

I enjoy the convenience of having a Checking, Savings, and Credit Card. Especially the convenience of paying my credit card bill in house. After having payment run-in’s with other credit card companies, I decided to keep my credit card local and it has been so convenient!”

— Suzanne D., Borger Member

Our Members Say It All!

All you need this season is ECU!



We've made it easy to check off your holiday shopping list with our Personal Holiday Loans and Skip-a-Payment options!

Holiday Loans for added holiday cheer!

Rates as low as 8.50% APR* with terms up to 12 months.

Skip-a-Payment Options

Take a payment holiday this season! Go to EducationCU.com, click on the Loans menu and select Skip-A-Pay,** then complete the quick and easy application.

*APR = Annual Percentage Rate. With approved credit. Rate based on creditworthiness. Offer good 10/1/2023 through 12/31/2023. Sample payment per \$1,000 borrowed for 12 months at 8.50% APR = \$87.23. Rate subject to change without notice. Maximum term on this loan is 12 months.

**Subject to ECU underwriting approval. Offer does not apply to single-pay notes, home improvement, home equity loans, home equity lines of credit, mortgages, credit cards, or any line of credit loan. Loan(s) must be current and in good standing. Interest will continue to accrue and skipping payment will extend the loan term.



LEARN MORE!

[EducationCU.com/all-you-need/](https://www.educationcu.com/all-you-need/)

Drive Home For The Holidays

Take home a new or new-to-you car this season with our great rates, flexible terms, and buying resources!

ECU members can apply online or stop into any convenient ECU location, but be sure to get pre-approved before you shop, so you can negotiate your very best deal!

- Get pre-approved
- Easy online application
- Competitive rates
- And more!

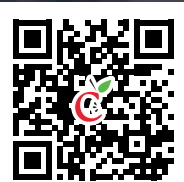
Looking at a used vehicle?

CARFAX® is also available to our members and provides you with vital vehicle history information about a used car or truck you are considering buying, such as salvage title, prior accidents, odometer rollback, manufacturers-lemon buy back and uncompleted recall repairs.



LEARN MORE!

[EducationCU.com/drive-home/](https://www.educationcu.com/drive-home/)



LEARN MORE!

<https://myecu.info/CARFAX>



Start Your Savings Journey With Us!

Enjoy a minimum opening balance of \$1,000 on all CDs!

CDs at **5.15%** APY* for a 6-month term.



*APY= Annual Percentage Yield. APY subject to change without notice. Rates are paid at maturity. Penalty for early withdrawal. Federally Insured by NCUA.

LEARN MORE!

EducationCU.com/CD-GiftOfSavings

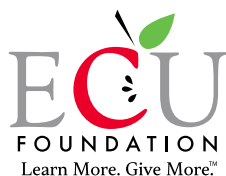


Put us on your Holiday giving list!

Donate to the Foundation today!

Education Credit Union Foundation is excited to be a participating non-profit in this year's The Panhandle Gives. It is a special opportunity to unite our community around causes in which we truly believe in and it also helps ECU Foundation continue to connect to our Panhandle community.

Please help us reach our goal of **\$25,000** by planning to give **November 20 - November 28**. 100% of the funds you donate to the Foundation will go to the Pocket Change Grant program, benefiting teachers and students throughout the Texas Panhandle.



THE PANHANDLE GIVES



SAVE THE DATES! Nov. 20 - Nov. 28!

GIVE A LITTLE. HELP A LOT!

<https://myecu.info/ThePanhandleGives>



Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940
EducationCU.com

ECU in the Community



ECU team members helped sort and pack non-perishable food items in partnership with High Plains Food Bank in Amarillo on September 20th for Hunger Action Month. Our volunteers sorted around 12,000 pounds of food,

providing 10,000 meals for local people in need! We are proud to help alleviate hunger in the Texas Panhandle. At ECU, we always strive to help people in our community Learn More, Live More!

NEWS YOU CAN USE

Important Dates:

Shred Week
October 23-27!

Branch Closures:

Veterans Day: Saturday, November 11
 Thanksgiving: Thursday, November 23 & Saturday, November 25
 Christmas Eve: Saturday, December 23

Christmas: Monday, December 25
 New Years Eve: Saturday, December 30
 New Years Day: Monday, January 1, 2024

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



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](mailto: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