



GOOD CENTS

Dedicated To Serving Our Members Since 1963

Check Out What's New

ECU Celebrates **60 Years** in 2023!

A fast, safe, easy way to pay
with Zelle®.

Your **Credit Score** is now available
with online banking!

Save the Date

FEBRUARY | 23 | 2023

DETAILS TO FOLLOW

ECU Credit Union 59th Annual Meeting

Holiday Closings

In Observance of New Year's Day
Monday, January 2nd

Martin Luther King, Jr. Day
Monday, January 16th

President's Day
Monday, February 20th

Online Banking is always open! 24 hours
a day access to your account. Download
our mobile app and you can deposit a
check from anywhere!

BRANCH LOCATIONS

Fairways Branch

8250 Bryan Dairy Road, Ste. 150
Largo, FL 33777
727.471.1330

Houston Branch

16597 I-45 South
Conroe, TX 77385
936.270.7040

Orlando Branch

8201 Chancellor Road
Orlando, FL 32809
727.471.1345



ECU Celebrates 60 Years!



Welcome 2023! This will be an exciting year for ECU Credit Union as we reach our 60th Diamond Anniversary in June! This is a Big Milestone, and we could not have reached it without the support of our members, their families, and our board members.

We have grown through the years and servicing you, your family, your children, and grandchildren has been our pleasure. We aim to serve the many generations to follow. We have seen many of our members expand their families and to have watched their children become wonderful adults has been a pleasure and an honor.

ECU Credit Union continues to aspire and to improve the ways you can access your financial information – be it anywhere, anytime, and right at your fingertips. When you are away from home you have access to over 5,000 Co-Op Shared Service locations.

We look forward to many more years working with you and helping you achieve financial health, purchase an auto or home. We are honored you have selected ECU Credit Union to help with all your financial needs over the last 59 years. Let the Celebration begin!



Zelle® is now available in
your online and mobile
banking account

Send money to people
you know and trust

Start Using Today



Federally insured
by NCUA

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the **LAST Word**

Let this coming year be better than the others. Vow to do some of the things you have always wanted to do but could not find the time for.

Good Things are Happening at your Credit Union!



NEW YEAR
NEW CREDIT SCORE
NEW YOU

Get My Score

It is a new year, and a new you! Make the health of your credit score a top priority in 2023! Our Credit Score solution enables you to create a solid plan, track progress, reach your financial wellness goals, and best of all, it is all **FREE!**



Get started by logging in to your Online Banking or Mobile App and **Enroll Today!**

Helpful tips to avoid payment scams



Know, verify and be aware

Send money to a person you know and trust

Think of using Zelle® the same as you do when using cash: Always make sure you know that person and confirm their contact information before you hit "Send."

Send money safely

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Want to dig yourself out of high-interest debt?

Do you have a wallet full of credit cards and carry balances from month to month? Figuring out how to pay those growing debts off can sometimes feel impossible. Ask yourself the following questions:

- Should I only make the minimum payments?
- Do I concentrate on one card at a time?
- Should I transfer my balances?
- Do I take out a personal loan?



The important thing is not to panic. As inflation keeps prices high, millions have turned to credit cards to make ends meet. This spring, the average American household credit card balance rose to \$8,942, according to research from WalletHub.

There is some positive news, though. There are ways to get your credit card bills under control, perhaps even more quickly than you imagined. It will take some time and effort, but you can do it. Consider these money moves as you work to pay down your debt:

Embark on an Avalanche

If possible, try to pay more than the minimum amount on all of your cards. If that's not possible, then pay the minimum on all cards and pay more than the minimum on your highest-interest card. This is known as the "avalanche method." It's one of the quickest and cheapest ways to get out of debt.

NOTE: Once a credit card is paid off, don't close the account. Leave it open so you have credit you are not using. This helps improve your credit utilization rate and boost your credit score.

Call Your Creditors

Here's another idea to cut the interest on your credit cards.

1. Call your credit card companies, tell them you have offers for lower rate cards.
2. Ask them nicely to match, or at least lower your current rate.
3. If you have a good payment history, it's likely they will negotiate with you.
4. If they say no, tell them you plan to close the account that day and transfer your balance to another card.
5. Be sure to tell them the name of the card you're transferring to. (Use a credit card offer you've received in the mail.)
6. If they don't budge, ask to speak with a supervisor. Supervisors typically have the authority to offer cardholders a lower interest rate immediately. In some cases, you can cut your rate significantly **simply by asking**.

Transfer Your Balance

If your current card won't lower your rate and have offers for zero (or very low) interest rates cards, call the company with the better offer and move your balance over.

With reporting by Casandra Andrews (Savvy Money)



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