



GOOD CENTS

Dedicated To Serving Our Members Since 1963

SAVE *the* DATE



61ST ANNUAL MEETING
FEBRUARY 27, 2025

Details coming soon!

Holiday Closings

New Year's Day
Wednesday, January 1st

Martin Luther King Jr. Day
Monday, January 20th

President's Day
Monday, February 17th



Online Banking is always open!

Check balances, transfer funds,
deposit a check from anywhere!
Download our app
ECU Credit Union Mobile.

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



New Year - New Start Refresh your Finances



CLEAN UP YOUR CREDIT

Staying on top of your Credit Score has never been easier. Get access to your credit report, through Online Banking or our Mobile App. Review your report for any errors and clear them up with the credit reporting companies. Look for Credit Score and sign up today! All without impacting your credit score and for FREE!



SHRED DOCUMENTS YOU DON'T NEED

Keep receipts until the warranties expire or the credit card statement arrives. Keep account statements and paystubs for the year, then shred them.



UPDATE BENEFICIARIES

If there have been changes to your family, update your retirement and insurance accounts and review your will.



REVIEW REGULAR EXPENSES & PURGE

Do you *really* need all those subscriptions? Do you eat out more often than you need to? See where you can eliminate expenses on things you don't really use or can do without.



UPDATE PHONE NUMBERS & EMAIL ADDRESSES

Be sure your Financial Institutions, doctors, work, and any other important places have your most up-to-date contact information.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at www.ecucreditunion.com/privacy or we will mail you a free copy upon request if you call us a 727.471.1330.



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by NCUA

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the LAST Word



Worrying is like sitting in a rocking chair. It gives you something to do but gets you nowhere.



Missing a little *jingle* in your pocket after the holidays?

Let us help with a **low-interest rate** credit card and a **fee free** balance transfer!

Find some **Jingle** at ecucreditunion.com or call 727-471-1330.




Quarterly Newsletter Contest

\$25 Gift Card Drawing

What is your favorite digital product ECU Credit Union offers?

- A. Online Banking
- B. Mobile App with Check Deposit
- C. Card Management
- D. CheckFree Bill Pay
- E. Other (enter your favorite)



Scan me

Scan the QR code or go to ecucreditunion.com and click on Contact Us. Complete the form and enter your favorite digital product and you will be entered in the random drawing. Winner will be selected April 1, 2025.



Contact Us

Our Member Service team is here to assist you. Emails are responded to during regular business hours of 8:00 AM - 4:00 PM EST. Monday, Tuesday, Thursday, Friday and 10:00 AM - 4:00 PM EST. Wednesdays (excluding holidays).

First Name *

Last Name *

Daytime Phone Number *

Enter your email *

How should we contact you? *

Preferred Contact Method

Question / Comment *

Add your favorite digital product here for a chance at the random drawing.

For security reasons you should not enter account or social security numbers on this form. You can send us a secure message with any account inquiries through your ECU Credit Union online banking account or call us directly.

April 15th – Tax Time Again

Tackling your taxes may not top your list of favorite things to do, but it's on the list of "have to do." Here are steps you can take to make it a less burdensome chore.

1. Save all your receipts, W2s, 1099s and other statements in one place. Use folders or envelopes to organize them. Use last year's return to make sure you haven't forgotten anything.
2. Review the tax form instructions. Get additional information or forms online at irs.gov.
3. Fill out the forms. Set them aside and review them later for math or other errors.
4. Verify your banking information is correct to avoid any delays in receiving your refund.
5. If you are paying taxes this year, ECU Credit Union offers Tax loans with a 12-month repayment term.

Youth Month is Coming Soon!



Together we can encourage our children to learn common financial concepts of saving, spending, charitable giving & budgeting. Join us for fun youth promotions during the month of April.

