



GOOD CENTS

Dedicated To Serving Our Members Since 1963

Financial Status

As of December 2024



Assets.....	\$36,443,666
Deposits.....	\$30,280,727
Loans.....	\$12,082,438

Holiday Closings

Memorial Day
Monday, May 26th

Juneteenth
Thursday, June 19th

Independence Day
Friday, July 4th

Download our app and access your account anywhere, anytime!
Check your App store for **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

The convenience of Shared Branch is easier and more secure than ever!

ECU Credit Union understands it's crucial to help protect you from account takeover fraud. That's why we are introducing a new ID proofing measure for in-person visits to our location and/or our Shared Branch locations. This new fraud prevention measure allows us to make certain it is YOU trying to access your account, not an imposter.

IDCheck is a secure, simple, quick way to verify your identity. If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members in the branch using a QR code and one-time passcode multi-factor authentication verification. This additional layer of authentication – called IDCheck – will be used for loan payments, cashier's checks, deposits, withdrawals, transfers and account inquiries.

Below you will find the simple secure steps used to verify and protect your identity.



Securely verify your identity with IDCheck

- STEP 1**
Scan the QR code above with your smart device or visit verify.coop.org.
- STEP 2**
Select your credit union's name from the dropdown list.
- STEP 3**
Enter your member # and the last 4 digits of your social security number.
- STEP 4**
Upload a photo of your ID and take a selfie.
Tip: Save your validation for an even quicker experience next time!
- STEP 5**
Show your one-time passcode to the teller.
Passcode valid for 20 minutes.



Federally insured by NCUA

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the LAST Word



Use your imagination not to scare yourself to death but to inspire yourself to life.

Quarterly Newsletter Contest

\$25 Gift Card Drawing

Our Education Resource Hub offers easy step by step videos and tutorials. Which one was the most helpful to you?

- A. Two Way Text Alerts
- B. Mobile Wallet
- C. Manage Cards
- D. Round Up Savings
- E. Enter your favorite

SCAN ME

Scan the QR code or go to ecucreditunion.com and click on the contest link. Complete the form and enter your favorite video or tutorial and you will be entered in the random drawing. The winner will be selected July 1, 2025.



April is Youth Month!

April is a great time to Get Hooked On Saving! Check out our Youth Accounts page for some fun ways to earn extra cash during Youth Month. Simply scan the QR code or go to ecucreditunion.com for more details.

- **Coloring Contest**
 - \$20 Gift Card
- **Money Quiz**
 - \$20 Gift Card
- **Weekly Deposit Drawing for \$25**
 - Each weekly deposit of \$5.00 or more in April earns your child an automatic entry into the drawing .
 - Five (5) winners randomly selected – one winner each week in April.
 - Open a new Youth Account and earn one additional entry for the week.
- **High School Checking Account Special**
 - Open a new Youth High School checking account and receive a \$25 welcome gift.
 - Earn an additional \$75 after 60 days from opening date. Additional details on our Youth Account page.



61st Annual Meeting and Election of our 2025 Board Members

On February 27th ECU Credit Union held its 61st Annual Meeting. During our meeting elections were held and we are pleased to announce our 2025 elected Board Members.

2025 Board of Directors

Steven Harris, <i>Chairperson</i>	Leslie Brady
Kenneth O’Leary, <i>Vice Chairperson</i>	Floyd Miller
Timothy (Tim) Burger, <i>Treasurer</i>	Edwin Nolan
Kenneth Banks, <i>Secretary</i>	

Supervisory Committee

David Moulton, <i>Chairperson</i>	Linda Benoit
Ronald Reagan, <i>Secretary</i>	Thomas Reichert
	Debbie Simmons

Transition Committee

Lee Allen	Stephen Klein
Sam Henderson	Larry Roland

We would like to *thank* the Board Members who volunteer their time without compensation all year long.

And a **BIG THANK YOU** to so many members that take the time out of their busy schedules to join us in person and online. It is always a great time to catch up on family or reminisce about the Eckerd days.

CREDIT CARD RATES OUT OF CONTROL?

For information about our ECU Credit Card with ScoreCard Rewards

SCAN ME

Every day we are seeing higher prices, cost of living going up and credit card rates spiraling out of control!

The “**Big Bank**” credit card rates average between 15.24% and 29.24% APY* and the “**Store**” credit cards rates are even higher. Store credit cards can range from 27.40% and as high as 33.99% APY*. That is a lot of interest being paid if you carry a balance month to month.

ECU Credit Union offers a credit card with a rate of 12.92% APY* and you can transfer your balances from your high-rate cards to your low-rate ECU card and never pay a transfer fee! We do offer a low introductory rate for New credit card holders for six months. More details can be found on our website or by scanning the QR code above. You can always call us at **727-471-1330** if you have any questions.

*APY = Annual Percentage Yield.

