



# GOOD CENTS

*Dedicated To Serving Our Members Since 1963*

## Hats off to the 2025 Graduates!



Looking for some extra fun money for your vacation?

**Sail on in** and let us help with a Vacation Loan! You can apply online or call your local branch for details!



### Always Remember...

“Wherever you go, go with all your heart.”  
-Confucius, Chinese Philosopher

Adventure awaits you! Whether you are off to college, starting a career or taking some down time, ECU Credit Union wishes you great success! Don't forget to take some time to reflect on all you have accomplished, cherish the friends and memories you have made along the way. Always remember that there is nothing you can't accomplish when you believe in yourself.

As you prepare for your next steps, ECU Credit Union is here to assist with your financial needs. Looking for a checking account that works for you? Try our **Preferred Checking Account**. It is designed to give you peace of mind, with benefits like Identity Theft and Dark Web Monitoring that alert you of suspicious activity, no matter where you travel.

We make it easy to access your account **anywhere, anytime!** You decide when and how:

- Our Mobile App (ECU Credit Union Mobile) from your app store
- Online Banking
- Over 5,000 Share Service locations across the U.S.

Other features included:

- Mobile Wallet & Mobile Check Deposit
- Card Management
- Zelle®
- Make A Payment
- Debit Round-Up to Savings
- and much more!

If you would like more details or have questions, please give us a call at 727-471-1330 or visit our website [ecucreditunion.com](http://ecucreditunion.com).

## Holiday Closings

**Independence Day**  
Friday, July 4th

**Labor Day**  
Monday, September 1st

**Columbus Day**  
Monday, October 13th



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



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# the LAST Word



Having a dream that you don't pursue is like having an ice cream cone and watching it melt all over your hand.



“Big Bank” and “Store” credit card rates average between 15.24% and 29.24% APY\* and some rates are even higher VS an ECU Credit Union credit card with a rate of 12.92% APY\*.

Ready to transfer your balances from your high-rate cards to a low-rate ECU card? We **do not** charge a Transfer Fee!

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)

**Quarterly Newsletter Contest**

**\$25 Gift Card Drawing**

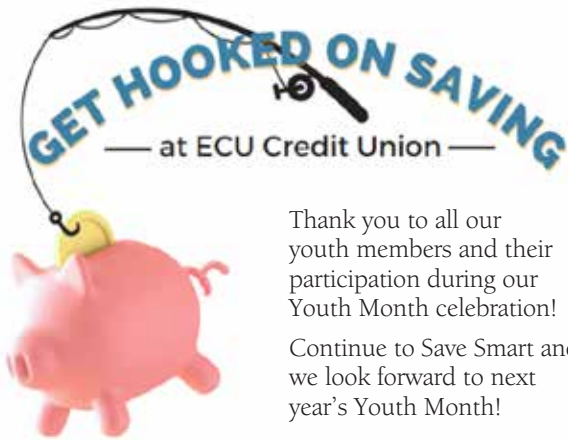
According to the “Creating Healthy Password Habits” blog, how often should you change your password?

A. Every Day  
B. Every Week  
C. Every 3-6 months  
D. Never  
E. Other (enter a timeframe)

**SCAN ME**

TO ENTER THE DRAWING

Scan the QR code or go to [ecucreditunion.com](http://ecucreditunion.com) and click on the contest link. Complete the form and enter your selection and you will be entered in the random drawing. The winner will be selected October 1, 2025.



Thank you to all our youth members and their participation during our Youth Month celebration!

Continue to Save Smart and we look forward to next year's Youth Month!

## APRIL YOUTH MONTH WINNERS CONGRATULATIONS!

Coloring Page Contest	Maci – (FL)
Count The Money Contest	Dayana – (FL)
Weekly Deposit Drawing	Week 1 – Grayson (GA) Week 2 – Maria (PA) Week 3 – Edith (NC) Week 4 – Brielle (FL) Week 5 – Amelia Rose (FL)

### Notice of Change in FUNDS AVAILABILITY POLICY DISCLOSURE

Effective July 1, 2025, all references to \$225.00 in the ECU Credit Union Funds Availability Policy Disclosure shall be amended to \$275.00. The first \$275.00 from a deposit of checks will be available on the first business day following the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit.

**For Example**, if you deposit a check in the sum of \$700.00 on a Monday, \$275.00 of the deposit is available on Tuesday. The remaining \$425.00 is available on Wednesday.

For large check deposits, all references in the Funds Availability Policy Disclosure to \$5,525.00 shall be amended to \$6,725.00.

**For Example**, if you deposit a check for \$10,000.00, the first \$275.00 from the deposit will be available on the next business day, \$6,450.00 will be available the second business day following your deposit, the amount over \$6,725.00 (\$3,275.00) will be available on the seventh business day after your deposit.

Longer holds may apply, refer to the Funds Availability Policy for exception holds.

