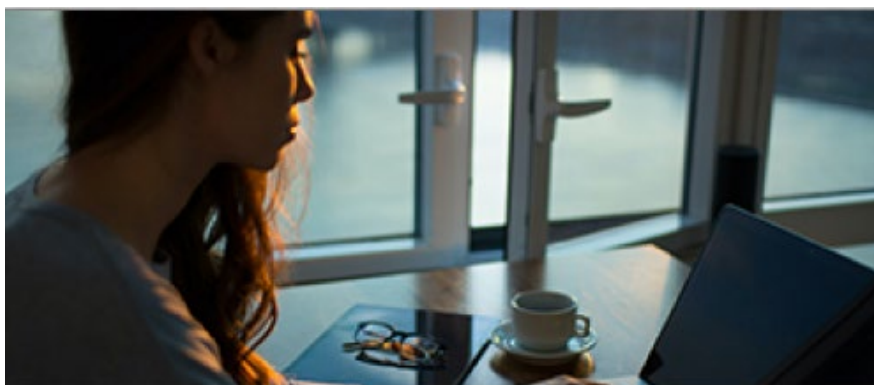




Good Cents

Dedicated to Serving Our Members Since 1963

October Is Cyber Security Month



ECU Credit Union
Celebrates 60 years
June 25, 2023!



Daylight Saving Time
November 5th

Fall back 1-hour!

Stay Protected: Never share personal or account information

Christmas Club Payouts
September 30th

Funds will be transferred to your Savings account and available October 1st. Contact us at 727-471-1330 to have check mailed to your home address.

Don't have a Christmas Club, give us a call and we can help you get started!

Veterans Day
November 11th

Those who live in Freedom will always be grateful to those who preserve it.

HONOR
Those Who Served

Branch Locations

Fairways Branch

8250 Bryan Dairy Rd., 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

Helpful Tips to Keep Your Personal Information Safe

Choose Unique Passwords

Pick phrases that are easy for you to remember and add capital letters, numbers, and symbols to bolster its strength and update passwords every 90 days. Avoid repeated passwords for different logins.

Use Two-Factor Authentication When Available

This safety measure sends a code to your phone or email for a two-step login process that ensures you're the only person accessing your account and all pertaining sensitive information.

Avoid Public Wi-Fi and Computers

Avoid using public Wi-Fi and computers to access your banking app or any other account that can be susceptible to getting breached, like your email.

Sign Up for Alerts

Get notifications when a purchase above a certain dollar amount is made or whenever money is withdrawn from the account.

Never Give Out Personal Information

Unless you're certain that you're communicating with a trusted company, do not give any sensitive information over the phone. It may be a phishing scam.

Avoid Clicking Links in Suspicious Emails, Text Messages or Landing Pages

It's best to type out the whole URL of the website you're logging on to and avoid clicking on links found in emails if you're not sure who they're from.

Protect your Devices from Attack

Always use strong passwords. Use security software such as antivirus protection and firewalls. Keep your operating system and browsers up to date since these updates can fix security issues.

Only Download the Official Banking App

Only use our official mobile banking app linked from our website to your Android or Apple app provider. Never download our app from an open source.

Follow us on Facebook and Instagram for more tips throughout October.



the **LAST Word**

When you spend your life worrying about how other people feel, you lose track of how you feel.

Holiday Loan Special
9.99% APR*
 minimum \$500 loan amount
 12-month term | expires 01/31/2024
 Apply online at www.ecucreditunion.com

*APR (Annual Percentage Rate) The minimum loan amount is \$500 for a 12-month term. The amount is based on your ability to repay the loan balance and credit worthiness. Must be employed for at least one year.

Holiday Closings

Monday, October 9th - Columbus Day

Thursday, November 23rd - Thanksgiving Day

Friday, November 24th in - Observance of Thanksgiving

Monday, December 25th - Christmas Day

Monday, January 1st - New Year's Day

Online Banking is always open! 24 hours a day access to your account. Download our app: ECU Credit Union Mobile and you can deposit a check from anywhere on your phone!

An Invitation to Join

We want to Thank You for letting us be your financial friend and would like you to invite your family members to join the Credit Union. Let them know that belonging to the Credit Union saves them more and costs less. Share with them the benefits of belonging:

- Great produces and services
- Competitive rates
- Friendly Service
- Knowledgeable staff

We value each and every member. And, we would like to share all of this with your family members. So don't wait - invite them to join today and take advantage of the same benefits that you have with the Credit Union.



Celebrating
our **60th Anniversary**



60 DAY AUTO LOAN SPECIAL

LOW RATES
EASY ONLINE APPLICATION
GAP & WARRANTY OPTIONS AVAILABLE

60 DAYS UNTIL FIRST PAYMENT
\$60 OFF GAP
\$60 GAS CARD
Promo code: **N60AUTO**

Scan Me

Details and Apply for a loan

Drive happy with some added perks!

LIMITED OFFER

Tips to help save for the Holidays

Pondering Christmas in July is a good idea if it gets you saving. Below are some tips to help stash some cash.

The average American spent about \$1,000 on winter holiday-related expenses in 2022, according to the National Retail Federation (NRF). Despite the significant outlay, many consumers forget to plan for these annual costs and instead charge them to credit cards.

If you charge \$1,000 and pay only the minimum 2% balance, at an 18% annual percentage rate, it will take you 12 years to pay it off. And by the time you do, you will have spent \$2,353. Now imagine what would happen if you did this every year.

Here's a better alternative—spend the next few months planning for the holidays. Here are five ways to save:

- Tighten your everyday spending with the goal of saving about \$1 a day between now and Dec. 25.
- Adjust your W-4 to accurately reflect what you owe in taxes. Use the IRS website to check your withholding amount. The average tax return is \$2,753, but that money doesn't arrive until April. By taking less out of each paycheck, you can save that money for the holidays.
- Cut back on monthly expenses that aren't fixed. Aim to spend \$10 less every month on categories like gas, food, and entertainment.
- Sell unused items. Sell clothes, furniture, kitchen ware, etc., at a garage sale or at consignment shops.
- Open a holiday savings account. Don't use existing accounts because you could too easily spend that money on other items.

Consider this: If you're still paying for last year's holiday expenses in July, reconsider your gift giving for this year. It makes no financial sense to add to your existing debt. Remember that kindness and happy shared experiences are meaningful substitutes for purchased gifts and are remembered long after the wrapping paper has been thrown out.