



GOOD CENTS

Dedicated To Serving Our Members Since 1963

Christmas Club Payouts September 30th

Funds will be transferred to your Savings account and available October 1st. If you prefer a check mailed to your home address, call us at 727.471.1330.

Ready to start a Christmas Club for next year? Give us a call.

Need access to your account after hours?

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



Be Safe Shopping Online

Online shopping is more prevalent than ever. Make sure to do everything you can to avoid becoming a victim of cybercrime:

Secure mobile devices and computers. Keep the operating system and application software updated/patched on all of your computers and mobile devices.

Limit your online shopping to merchants you know and trust. If you know the store, shopping their online store is safer. But, if you don't know the store, be weary. Especially ads for stores that pop up on social media sites. It may be legitimate but take precautions. If the store isn't reviewed or doesn't have good reviews, don't order from their website.

Look for "https" when making an online purchase. The "s" in "https" stands for "secure" and indicates that the webpage is encrypted. Look for a padlock or a key icon in the browser's status bar and "https": these should appear in the website's address bar before making an online purchase.

Password protect your mobile device and computer. It's one of the most important steps to secure your mobile device and computer.

Do not respond to offers that seem too good to be true. An online store whose prices seem too good to be true, or that promises too much at too low a price is suspicious. You may never receive the item, or you may get a bait and switch and end up with something you didn't order.

Avoid scams and fraud. Don't ever give your financial information or personal information over email or text. ECU Credit Union will never ask for verification codes or passwords.

Do not use public computers or public wireless for your online shopping. Public computers may contain malicious software that steals your credit card information when you shop online. Criminals can intercept traffic on public wireless networks to steal credit card numbers and personal information.

Pay by credit card, not debit card. It's safer to shop on the internet with a credit card rather than debit card. Credit cards are protected by the Fair Credit Billing Act and may reduce your liability if your information was used improperly.

Print your online transactions. Print or save records of your online transactions, including the product description and price, the online receipt, and the emails you send and receive from the seller. Contact your credit card company immediately if you have unauthorized charges on your account.



RIBBONS & BOWS

Need a Holiday Loan?

minimum \$500 loan amount | 12-month term | 9.99% APR*
apply online at ecucreditunion.com or call 727-471-1330

Use Code: **HOLIDAY 24**

*APR (Annual Percentage Rate) This is a special holiday loan rate for a limited time. Loan must be booked between October 1st and January 31st. 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. Rates subject to change.



Federally insured
by NCUA

Volume 35 – No. 3 – Fall 2024



the LAST Word

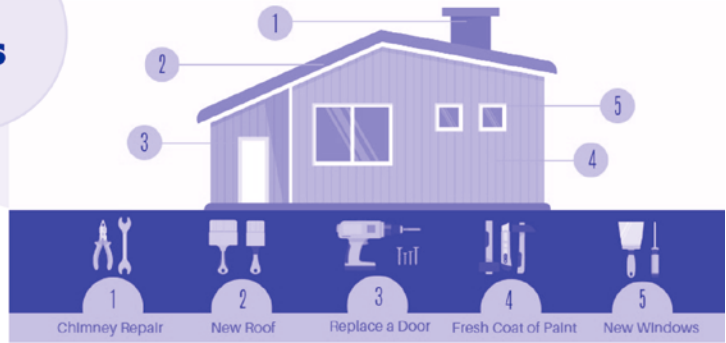


A good exercise for the heart is to bend down and help another up.

Don't Let House Projects Level Your Budget

Find the right balance with a Home Equity Loan from ECU Credit Union

ecucreditunion.com



Holiday Closings

Monday, October 14th – **Columbus Day**
Monday, November 11th – **Veteran's Day**
Thursday November 28th – **Thanksgiving Day**
Friday, November 29th – **In Observance of Thanksgiving**

Tuesday, December 24th – **Christmas Eve (noon closure)**
Wednesday, December 25th – **Christmas Day**
Monday, December 31st – **New Year's Eve (noon closure)**
Monday, January 1st – **New Year's Day**



Live on the go, bank on the go.

Our banking app puts the highest priority on security and usability. It's ready to fit seamlessly into your life and into your hands.

- **Secure for worry-free transactions**
Manage funds, check your balances, or pay your bills with the app.
- **Convenient for your busy schedule**
Your money is at your fingertips, whether at home, at work, or on the go.
- **Easy to use for everyone**
The app is intuitive and clear, no matter your level of comfort with technology.

Download the app today from your App Store. Look for ECU Credit Union Mobile.

happy HOLIDAYS!

AND JOYFUL NEW YEAR!

AUTUMN WORD SEARCH

Can you find all the words related to autumn?

p	o	c	d	k	e	g	w	j	a	y	g	j	d	w
j	u	e	l	e	g	e	o	m	q	c	x	x	e	r
a	e	m	m	s	r	m	r	s	u	a	o	c	u	s
r	m	s	p	n	b	o	c	c	y	r	r	r	c	w
e	g	v	r	k	v	k	e	a	h	v	k	i	n	l
g	l	u	q	f	i	y	r	r	d	x	d	z	f	e
n	s	p	c	m	e	n	a	f	q	e	i	x	h	h
b	p	c	p	l	i	j	c	z	r	m	t	l	d	n
n	r	o	c	a	o	q	s	c	k	w	m	e	v	k
k	y	d	p	p	g	a	q	m	b	r	k	e	p	o
b	k	q	r	e	e	s	o	r	t	a	h	f	j	u
s	u	n	f	l	o	w	e	r	r	v	t	t	m	j
x	s	q	u	i	r	r	e	l	m	f	t	k	o	x
b	j	e	x	o	j	n	e	j	p	d	i	w	u	
b	j	w	p	s	k	z	i	v	t	u	k	v	l	j

- acorn apple cider corn
- deer owl pumpkin scarecrow
- rake scarf squirrel sunflower

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.

