



GOOD CENTS

The Newsletter of ECU Credit Union

News Flash...

As 2018 begins ECU Credit Union welcomes its 55th year of servicing our members. We have made many lifelong friends along the way. We are grateful for all our members and their families that make ECU their financial institution of choice.

Save The Date...

February 22, 2018

We invite you and your family to join us for our 13th Annual Reunion and 54th Annual Meeting, held at Bardmoor Country Club, Largo, FL.



Tax Time...

Expecting a refund? Receive it fast by electronic transfer. **Our Routing Number is 263177725** followed by your ECU account number.

Taxes done right! Save on TurboTax and get every penny you deserve. Visit ecucreditunion.com and click on TurboTax.

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
936.271.5815

Orlando Branch
8201 Chancellor Road
Orlando, FL 32809
407.858.4001

HAPPY NEW YEAR!

ECU Credit Union wishes all our members and their families a prosperous New Year!

Four Steps to Organizing Your Finances

Do you know how much money you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement? A majority of the population will answer “no,” saying they’ve been too busy with life to get a handle on their finances. Fortunately, there’s a 5-step action plan to help you take control of your money.

- 1. Set up a financial filing system either manually or online.** Keep separate folders for different expenses and records, for instance “Auto Expenses,” “Insurance,” “Mortgage,” “XYZ Credit Card,” etc...
- 2. Gather records.** Look through your records to identify missing information. For example, you need an estimate of your Social Security retirement benefits. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies, and get a copy of your credit report.

You can check your credit report—the summary of your credit activity that generates your credit score—from each of the three major credit reporting agencies once a year for free. Make your requests from the annualcreditreport.com website, the only site sanctioned by the Federal Trade Commission.

- 3. Size up your situation.** Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts.

Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Then subtract liabilities from assets to figure net worth.

Then, make a list of income and expenses by reviewing paycheck stubs, online checking account information or your checkbook register, and credit card statements from the past year. Finally, track spending for a month by saving all receipts or recording cash purchases in a notebook. You can also find a spending plan or money management software program, which can help organize spending by category.

- 4. Chart a course.** Set financial goals—long term and short term—and figure how much money you’ll need for each. Create a target saving and spending plan, that meets needs using your list of income expenses. For a month or more, track actual spending to see how you’re doing, making changes as necessary.

ECU Offices Are Open:

Martin Luther King Day – Monday, January 15th

Presidents Day – Monday, February 19th

Good Friday – Friday, March 30th

Always stay connected by visiting: ecucreditunion.com



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MoVing?



Take us
with you!

There's No Reason to Ever Leave
Your Credit Union Behind!

Around town, or anywhere, you have a branch near home. So, if you're relocating out of the area, take us with you!

You can transact your credit union business at thousands of shared branch locations as well as in Puerto Rico, Guam, Italy, Netherlands, Germany, United Kingdom, and Belgium. That's because we're part of CO-OP Shared Branch, a nationwide network that provides you with convenient access to your accounts.

When you visit a Shared Branch, simply present your member number with photo identification and you can:

- Make deposits and withdrawals
- Transfer funds
- Make loan payments
- Obtain cash advances and balance inquiries
- And more

Finding the nearest shared branch is easy:
Call 1-888-748-3266 or visit
www.ss4cu.com and click 'Find a branch'

You can even download the Shared Branch Locator app to your iPhone or Android phone.



Provided by
Shared Services
for Credit Unions

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RECENT FAMILY MEMBERSHIP PROMOTION WINNERS!

September

Alec Pieczynski *Jill Mendygral*
Braddock, PA Harveys Lake, PA

October

Toni Curling *Patricia Dohner*
Trinity, FL Surfside Beach, SC

November

Cecille Subidia *Brian Cullen*
Pinellas Park, FL Winston Salem, NC



Brian & Nancy Cullen
November Winner

WHAT OUR MEMBERS ARE SAYING:

I am so appreciative of the outstanding service I always receive from ECU. I would highly recommend ECU for all of your banking and finance needs. I have always been treated as a person and never a credit score. I love ECU!

Toni Curling, M.Ed

I have been with ECU for many years and have had nothing but exceptional service. They are always willing to assist with any concerns. Prior to ECU I had several bad experiences with banks so I am so thankful to have found them.

Audra J.

I have been a member of ECU for at least 20 plus years. Service is outstanding and personal. The bank employees have always been there no matter the problem. I have never had service compared to or comparable to ECU. That's my bank and I am proud to be a member.

Gloria B.

**BUNDLE UP
YOUR DEBT AND
SAVE INTEREST
***** WITH A *****
BALANCE TRANSFER
OPTION
2.99% APR**

START THE NEW YEAR BY ZERDING OUT
YOUR HIGH-INTEREST CARD BALANCES WITH
A LOW-INTEREST CARD TODAY.

No Balance Transfer Fees



In 2005 our co-worker Ramie Herbert coordinated the first toy drive for ECU Credit Union. She has been one of Toys for Tots biggest supporters. In honor of Ramie, ECU Credit union will continue to be a toy drop off location.

Ramie purchased toys throughout the year by following sales and checking clearance aisles. We are not sure where she kept all the toys during the year. As soon as the season hit she would come in like Santa with bags full of toys. With donations from Members, Associates, and Paysafe which shares office space in our building, we have put smiles on hundreds of children's faces just as Ramie has made us smile over the years. This year we received three bikes! Thank you to all who have made a child smile!



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