



GOOD CENTS

The Newsletter of ECU Credit Union



56 Years and Still Going Strong!

Many **THANKS** to all our members for your continued loyalty through the years! Your continued support and confidence in your Credit Union is greatly appreciated.

Financial Status as of December, 2018

Assets	\$33,927,213
Deposits	\$28,670,096
Loans	\$17,907,684
Members	3,545

Holiday Closings:

MEMORIAL DAY
Monday, May 27th

INDEPENDENCE DAY
Thursday, July 4th

**Always Stay Connected
By Visiting:**

**ecucreditunion.com
or the Touch Banking App**

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

Bitter Sweet Start to the Year

To all our Credit Union members, as the Credit Union begins its 57th year of service, we will be saying good bye to Larry Roland, President of ECU Credit Union. After 36 years as the President of ECU, Larry has announced he will be retiring at the end of April, of this year.



Larry joined the Credit Union in 1983 after moving to Pinellas County, FL from Buffalo, NY with his wife Joan. Through his 36 years with the Credit Union, Larry was a huge part in helping to build the Credit Union to where we are today. Even after the sale of Eckerd Drug, Larry believed the Credit Union was strong enough to continue, and you, our members, proved him right.

ECU Credit union has been blessed with Larry's leadership. Our board of directors are excited for him as he enters into a new chapter in his life. Even though he is retiring as President of the Credit Union, Larry will stay active with the Credit Union, by joining the Official Family as a member of our Transition Committee.

Over the years we have heard many of Larry's stories, and some we may have heard more than once. I am sure he has many more to tell! It has been a pleasure working for Larry. He treats all associates and Credit Union members as if they were part of his family.

As Larry closes his door as President, the Board of Directors has selected Susan Langley as the next President of the Credit Union. Susan has been the Regional Branch Manager, along with many other responsibilities in our Orlando office for 24 years. Susan was promoted to Vice President of the Credit Union 9 months ago to facilitate her training and transition to the role of President.

Susan will take over full responsibilities in May. Please join us in welcoming her as the next President of ECU Credit Union.

Let's Chat

"LET'S CHAT" 2019 PROMOTION WINNERS!



JANUARY

Steven Newton
Friendswood, TX

Lorraine Schubert
St. Petersburg, FL

Wendy Todd
Largo, FL

Joseph Zagropski
Plymouth, PA

FEBRUARY

Ruby Carter
Huntsville, TX

Nola Moon
Wimauma, FL

Timisha Dawkins
Gaffney, SC

Stephany Wright
Conroe, TX

Don't forget to get to register... you may be the next winner! Family members are also eligible to win. Go to www.ecucreditunion.com/promo



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Another Year and Another Annual Meeting Behind Us!

As we venture into our 57th year of service; ECU Credit Union would like to *THANK* all who took the time out of their busy schedules to attend the Annual Meeting & Reunion. It is always great to spend time with our members and see how they and their families are doing; along with some reminiscing about the Eckerd days!

Additionally, we would like to *THANK* the members of our Official Family who volunteer their time without compensation. We are pleased to announce the 2019 elected officials.

2019 Board of Directors	
Steven Harris, <i>Chairperson</i>	Leslie Brady
Kenneth O’Leary, <i>Vice Chairperson</i>	Floyd Miller
Timothy Burger, <i>Treasurer</i>	Edwin Nolan
Kenneth Banks, <i>Secretary</i>	
Supervisory Committee	
James (Mickey) Carter, <i>Chairperson</i>	Thomas Reichert
David Moulton, <i>Secretary</i>	James Sidman
Ronald Reagan	
Transition Committee	
Lee Allen	Brenda Homley
Linda Benoit	Stephen Klein
Sam Henderson	Jennifer Lalani
Ruth Hess	Debbie Simmons

Financial Advice for New Graduates

You did it! You finally got your degree! You’re probably going to start handling all your own finances too (if you haven’t already started). Here is some financial advice to help you get a good start.

• STUDENT LOAN REPAYMENT

In about 6 to 9 months after graduation, you’ll have to start paying back your loans. Lenders give you that grace period so you can find your new job before you begin making payments. It’s important to know the total amount you owe and how much you’ll need to pay each month. There’s a repayment estimator online at <https://studentloans.gov/myDirectLoan/repaymentEstimator.action>.

If you have multiple loans, you may want to consider consolidating them so you only have one monthly payment.

Another good resource that answers the most common student loan questions is <https://studentaid.ed.gov/sa/repay-loans/understand>.

• SAVINGS

Create an Emergency Fund for unexpected expenses -- things like a car or laptop repair. Even if you’re paying off student loans, try to put at least \$10 into a savings account each time you deposit a paycheck. Creating a cushion will help you avoid overusing your credit cards and getting into more debt.

• CREDIT

Credit cards tend to have high interest rates, so try to use them sparingly. If you do use them, be sure to pay your monthly bill on time. Ideally, pay off the entire balance each month, but if that isn’t possible, then pay more than the minimum payment.

• INSURANCE

Stay on your parents’ health insurance policy until 26, if possible. If you’ve moved into your own apartment, get renters’ insurance. It’s not too expensive and it will reimburse you in case your apartment gets robbed, or your possessions are damaged by fire, severe weather, or vandalism.

Keep the electronic files of all your legal documents and contracts, but also keep a paper copy as back-ups and put them in a small filing cabinet or box. Also consider getting a fire-safe lock box to keep important documents like your passport, social security card, title for your car, and sentimental items.

**ECU Credit Union offers Virtual Branch & Touch Banking App.
This gives you online access to your account information anytime, anywhere 24/7.**

