



GOOD CENTS

Dedicated To Serving Our Members Since 1963

Daylight Saving Time November 1st

Time to turn the clocks
BACK one hour!



Don't forget
your pets may need
some time to adjust
to the time change!

Christmas Club News

Your Christmas Club funds have been transferred to your Savings account as of October 1st. Please contact us at **800.382.2400** if you would like a check sent you instead.



Veterans Day November 11th

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

HONOR
Those Who Served

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
936.271.5815

Orlando Branch
8201 Chancellor Road
Orlando, FL 32809
407.858.4001

Have You Heard?

We Lowered Our Car, RV, and Boat Rates!

Looking for a new car? Are you ready to hit the open road, or maybe the water? Now is the time when many dealers offer their best prices on current year models. Why? Because they are trying to clear inventory to make room for the new year models. The deals get even better as the new models start to arrive because dealers want to empty their lots of what they perceive to be "old" inventory. Still, you need to do your homework before you visit the dealership. Decide in advance what kind of vehicle you need and what features you want. Do not settle for a certain model just because it is being offered at a sale price. If it is not the right vehicle for you and your family, it will end up costing you more in the long run.

Most importantly, call ECU Credit Union first to get your vehicle's financing pre-approved. Bargain with the dealer from a position of power, knowing that you have the money up-front.

Give us a call at **800.382.2400**, or you can apply online at **ecucreditunion.com** at your convenience.

❖ *Don't forget about low ECU Gap... only \$400!*



Holiday Closings

Don't worry, even though ECU Branches will be closed for the holidays, you can still check balances and deposit checks, right from your phone! Stay connected by visiting: **ecucreditunion.com** or ECU Credit Union's mobile app.

Monday, October 12th, **Columbus Day**

Wednesday, November 11th, **Veteran's Day**

Thursday, November 26th, **Thanksgiving Day**

Friday, November 27th, **In Observance of Thanksgiving Day**

Thursday, December 24th, **Christmas Eve, Closing at 12:00 pm**

Friday, December 25th, **Christmas Day**

Thursday, December 31st, **New Year's Eve, Closing at 12:00 pm**

Friday, January 1st, **New Year's Day**

Reminder: New Branch Hours Started July 1st

Effective July 1, 2020, ECU Credit Union's hours have changed. We will continue to provide the same great service, just starting a little earlier.

The new hours are:

MONDAY-TUESDAY

8:00 am - 4:00 pm

WEDNESDAY

10:00 am - 4:00 pm

THURSDAY-FRIDAY

8:00 am - 4:00 pm



Federally insured
by NCUA

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Expanded Membership in Florida

Great news to share with your friends!

ECU Credit Union is very excited to announce that we have expanded our membership eligibility to include the counties of Hillsborough, Pasco and Pinellas in the Tampa Bay area.

In the Orlando area, the counties of Orange, Osceola and Seminole are also eligible for membership. If you have family or friends in those counties, let them know ECU Credit Union welcomes them to join!



the LAST Word

- ❖ **Yesterday** is a Cancelled Check
- ❖ **Tomorrow** is a Promissory Note
- ❖ **Today** is Cash - Spend it Wisely

ECU Credit Union

Options To Fit Your Life

Are you tired of your high fee, high minimum balance checking account? ECU Credit Union offers low minimum balance checking with many great options.

- ❖ Checking Account* \$25 Minimum Balance
- ❖ 24/7 Account Access with Mobile App or Virtual Branch CU
- ❖ Free* Bill Pay (*minimum one paid bill per month)
- ❖ Mobile Capture Deposit
- ❖ Christmas & Pet Care Club Accounts
- ❖ Over 5,000 Co-Op Shared Branching Locations
- ❖ And More...



**Savings Account required for membership – \$25 daily minimum balance*

Thanks for Using Your Credit Union

As 2020 is nearing the end of one crazy year, your Credit Union would like to take a moment to say a big **“Thank You”** for doing business with us this past year. We recognize that when it comes to financial services, you have many choices as to where you do business.

You have stuck with us because you understand that your credit union is the better deal – we operate as not-for-profit, but for the benefit of you, our members. We thank you for your business and we look forward to continue serving you in 2021 and beyond.



READY TO HIT THE ROAD?

Let **ECU Credit Union** help you get into a **New Ride!**

- ✓ New Lower Rates
- ✓ Pre-Approval
- ✓ 100% Financing Available
- ✓ Flexible Payment Options
- ✓ No Prepayment Penalties
- ✓ GAP - Only \$400!
- ✓ MRC - Economical Rates!

Ready for your Pre-Approval?

Call **800.382.2400** or go to **ecucreditunion.com** and submit your loan application today!

