



Educator

Fall 2014

Branson Office

1440 State Hwy 248 • Ste A
Branson, MO 65616
417-339-3954 • Fax: 417-339-3956

Hours

Monday - Friday
10:00 a.m. to 5:30 p.m.

Ozark Office

PO Box 1908 • 1550 West Diane St.
Ozark, MO 65721
417-485-3661 • Fax: 417-485-3690

Lobby Hours

Monday - Friday
8:45 a.m. to 5:15 p.m.
Wednesday
10:00 a.m. to 5:15 p.m.
Saturday
9:30 a.m. to 12:30 p.m.

Drive Up Hours

Monday - Thursday
8:00 a.m. to 5:30 p.m.
Friday
8:00 a.m. to 6:00 p.m.
Saturday
9:30 a.m. to 12:30 p.m.

Springfield Office

1221 E. Grand
Springfield, MO 65804
417-831-0534 • 866-439-3228
Fax: 417-831-2719

Lobby Hours

Monday - Friday
8:45 a.m. to 5:15 p.m.
Wednesday
10:00 a.m. to 5:15 p.m.

Drive Up Hours

Monday - Thursday
7:30 a.m. to 6:00 p.m.
Friday
7:30 a.m. to 7:00 p.m.

Internet Banking

www.educationalccu.org
Transactions posted immediately



Rates as low as **4.40%** Variable APR*
NO CLOSING COSTS
Home Equity Loan

Choosing ECCU for your Home Equity Loan is a smart choice.

- Variable rates as low as 4.40% APR* that can adjust quarterly, based on Prime
- Borrow up to 90% of your home's equity
- Can be used to consolidate higher interest rate accounts
- Interest may be tax deductible (consult with a tax preparer)
- Terms up to 120 months

Put your home to work for you!

Expanding your home, taking a vacation, or planning a wedding? Perhaps you're looking for a little extra money to have on-hand for a big trip or for a purchase you've been dreaming about. A home equity line of credit is a great way to finance recurring expenses like college tuition. Of course, it's also helpful for life's unexpected expenses too! You can use the money for almost anything!

*Annual Percentage Rate | Rates and terms subject to change.

**A Home Equity Loan can be used
however you need it!**





Take a Look at Our Bulletin Board



Need the Perfect Gift?

ECCU Visa Gift cards are the perfect gift for this holiday season. Starting November and going until the end of December, ECCU is waiving all purchase fees on gift cards. These are the perfect stocking stuffers for the "hard-to-shop-for" person on your list. It's the perfect size and shape every time. Stock up now with our new holiday cards and avoid the Christmas rush!



Wanted: Volunteer Member/Owners to Help Us Help Our Members!

Are you an ECCU member who would like to make a difference in your credit union and community? Being a credit union volunteer is a great way to do that! All you have to do is apply and join the election process. We will have openings on the Board of Directors and the Supervisory Committee. If you have an interest in serving as an ECCU volunteer, please request an application form by contacting us at 417-485-3661.

Nominations should be submitted for consideration no later than 5:00 pm on Friday, January 30, 2015.

Congrats to Quarterly Club Winners!

- Jesse Longpine*
- Lucia Y Cahoj*
- Richard Alba*
- Winter Stacy*
- Kimberely Good*
- Don Johnson*

Prizes included gift cards and savings deposits. Wondering how you can win? Don't worry, you are automatically entered to win with each ECCU service you add!

ECCU will Award Two (2) \$1000 Scholarships to area High School Seniors!

To qualify, the applicant must be a member of ECCU, at least a senior in high school and planning to participate in post-secondary studies. Deadline is February 27, 2015! Pick up an application at any ECCU location or online. Questions? Contact Stacy at 417-485-3661.



2014 Holiday Defer-A-Payment



With ECCU's Defer-A-Payment program, you can skip one loan payment each year!*

To participate in our Holiday Defer-A-Payment program, simply complete and return the required signature form. Please allow 48 hours to process.

Sweeten the Season!



www.educationalccu.org

Defer-a-Payment Request Form

By signing this form you are authorizing Educational Community Credit Union to defer your **November or December 2014** loan payment which will extend your payoff period by one (1) month. You understand that this deferral is not available for a first loan payment. In order to receive a deferral, you must not be in default over 15 days on any account(s) at Educational Community Credit Union. Finance charges will continue to accrue during the deferment period.

Loan account number and suffix that you want to defer: _____ **Please specify which month to defer:**

_____ November December
 _____ November December

(Attach additional sheet if needed.)

By selecting the ECCU Defer-a-Payment, you hereby agree to all terms and conditions set forth in the credit terms or the request can be denied, or other payment options need to be selected.

Borrower _____ Date _____
 Signature _____

Co-borrower _____ Date _____
 Signature (if joint loan, both signatures are required) _____

Fax or return no later than 10 days prior to your loan payment due date.

I would like to be contacted upon approval via e-mail.
 E-mail address _____ Ph# _____

I would like to be contacted by mail upon approval.

Current Loan Rates

New Cars
 Rates as low as 1.99% APR*

Used Cars
 Rates as low as 1.99% APR*

Share/Certificate Secured Loan
 Variable rate of 3.00% above earning rate

Home Equity Loan
 Rates as low as 4.40% APR

Real Estate Loan
 Visit our website

VISA Credit Card
 Rates as low as 9.40% APR*

OOPS/Line-Of-Credit Signature Loan
 Rates as low as 9.25% APR*

Ask about our Preferred Member Discounts where you could be eligible to receive up to 1/2% off your auto loan.

**Rates may vary depending on loan term, or credit performance.*

Current CD Rates

6 Month 0.25% APY
 12 Month 0.45% APY
 24 Month 0.70% APY
 36 Month 0.85% APY

Six and twelve Month CDs minimum to open is \$1000.
 24 and 36 Month CDs minimum to open is \$500.

All rates are subject to change without notice. Check your statement for the information on dividends paid or call our office.

* You must be a member in good standing with loans that have not been 30 days or more delinquent in the past year. Not applicable on new loans, and real estate loans (Mortgage, Home Equity, and Mobile Home Loans). Finance charges will continue to accrue during the deferment period. This Defer-a-pay does not apply to ECCU Visa Credit Cards. Eligible Visa account will automatically defer in December.



Area credit union Marketers joined forces on Wednesday, December 3rd to help wrap gifts for the Developmental Center of the Ozarks. The booth is conveniently located in the JCPenney North Court and will be there until December 24th. Volunteers helped wrap gifts while shoppers continued to shop and spend time with their families. Want to volunteer? Contact DCO at 417-829-0804 to support their longest standing fundraiser of 39 years!





1221 East Grand
Springfield, MO 65804

Mark Your Calendars

January 30:
ECCU Volunteer Nomination Deadline

February 27:
CU Succeed Scholarship Deadline

Attention Travelers



Please call us when you have travel plans that include using your ECCU card. We can place travel dates and destinations in your card record to help make your trip uneventful! Fraud is on the rise and we want to prevent your card from being blocked while traveling.

OFFICES CLOSED

December 24
Closed at 2 pm

December 25
Christmas Holiday

December 31
Closed at 2 pm

January 1
New Year's Holiday

