



Educator

Fall 2015

2015 Holiday Defer-A-Pay

It's the most
WONDERFUL TIME of the Year!!



www.educationalccu.org

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

A fee of 10% of the payment is required to process this application per skipped loan payment. (minimum \$10, maximum \$50 fee)

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

Defer-a-Payment Request Form

By signing this form you are authorizing Educational Community Credit Union to defer your **November or December 2015** 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.

How would you like to pay your Defer-a-Payment fee?

Please transfer the Defer-a-Pay fee from my ECCU Account# _____ Suffix _____

Please charge as a cash advance on my Visa credit card# _____ Exp _____

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 address _____ Ph # _____

*You must be a member in good standing with loans that have not been 30 days or more delinquent in the past year. Once a defer-a-payment is processed, it cannot be cancelled and the fee is non-refundable. 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.

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.

Drive Up Hours

Monday - Thursday
8:00 a.m. to 5:30 p.m.

Friday

8:00 a.m. to 6:00 p.m.

Springfield Office

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

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 5:30 p.m.

Friday

7:30 a.m. to 6:00 p.m.

Internet Banking

Transactions posted immediately



Investment Center

Eleven Ways to Help Yourself Stay Sane in a Crazy Market

Keeping your cool can be hard to do when the market goes on one of its periodic roller-coaster rides.

1. Have a game plan

Having predetermined guidelines that recognize the potential for turbulent times can help prevent emotion from dictating your decisions. You also can use diversification to try to offset the risks of certain holdings with those of others.

2. Know what you own and why you own it

When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing.

3. Remember that everything is relative

If you've got a well-diversified portfolio that includes multiple asset classes, it could be useful to compare its overall performance to relevant benchmarks. If you find that your investments are performing in line with those benchmarks, that realization might help you feel better about your overall strategy.

4. Tell yourself that this too shall pass

The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may well get another chance at some point.

5. Be willing to learn from your mistakes

Anyone can look good during bull markets; smart investors are produced by the inevitable rough patches. Even the best investors aren't right all the time. If an earlier choice now seems rash, sometimes the best strategy is to take a tax loss, learn from the experience, and apply the lesson to future decisions.

6. Consider playing defense

During volatile periods in the stock market, many investors reexamine their allocation to such defensive sectors as consumer staples or utilities (though like all stocks, those sectors involve their own risks, and are not necessarily immune from overall market movements).

7. Stay on course by continuing to save

Even if the value of your holdings fluctuates, regularly adding to an account designed for a long-term goal may cushion the emotional impact of market swings. If losses are offset even in part by new savings, your bottom-line number might not be quite so discouraging.

8. Use cash to help manage your mind-set

Cash can be the financial equivalent of taking deep breaths to relax. It can enhance your ability to make thoughtful decisions instead of impulsive ones. Having a cash cushion coupled with a disciplined investing strategy can change your perspective on market volatility.

9. Remember your road map

Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Make sure your asset allocation is appropriate before making drastic changes.

10. Look in the rear-view mirror

If you're investing long term, sometimes it helps to take a look back and see how far you've come. If your portfolio is down this year, it can be easy to forget any progress you may already have made over the years.

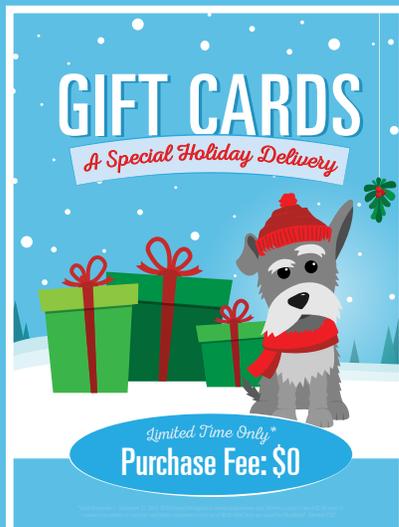
11. Take it easy

If you feel you need to make changes in your portfolio, there are ways to do so short of a total makeover. You could test the waters by redirecting a small percentage of one asset class to another. Taking gradual steps is one way to spread your risk over time, as well as over a variety of asset classes.



Ready to talk about your long-term financial goals?

Contact Tony Hammock with Money Concepts at thammock@moneyconcepts.com or 417-343-3575



It's time to bring good cheer—give Gift Cards!

Get festive! Check some names off your list by picking up ECCU's Visa Gift Cards! With our Gift Cards, you leave the buying decisions up to them—there's no better way to brighten their holidays! Starting November and going until the end of December, ECCU is waiving all purchase fees on gift cards. Stock up now with our new holiday cards and avoid the Christmas rush!

Congratulations to this Quarter's Club Winners!

Every quarter, ECCU members are automatically entered to win various prizes ranging from Gift cards to MP3 players, and more!

Elizabeth Bolger
Alex Deckard
Zachary Harris
Donna Johnson
Paul Epps
Joseph Sunderman

News you need to know!



Do you know of a Graduating High School Senior that could use some extra moolah?

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 29, 2016! Pick up an application at any ECCU location or online.

Wanted: Volunteers to serve on Board!

Our head honchos are pretty cool cats! So, did ya ever think you'd have your own board of directors at your disposal? As an ECCU member, you are an owner in an organization democratically governed and supervised by its board.

ECCU is searching for potential members to serve in a volunteer capacity on its Board of Directors and Supervisory Committee. All you have to do is apply and join the election process. Potential candidates must be a member in good standing of the credit union and willing to attend monthly board meetings.

If you have an interest in serving as an ECCU volunteer, please request an application form by contacting us at 417-893-6507. Nominations should be submitted for consideration no later than 5:00 pm on Friday, January 29, 2016.



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 ½% 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.



ECCU offers a better way to save for next year's Christmas Season!

You say it every year after the holidays: "Next year, I'm going to spend less money." It's easy to get carried away. Get a head start on saving for the next holiday season with an ECCU Christmas Club Account. Your Christmas Club Savings Account will transfer to your account (or have a check mailed) and be ready for immediate use on October 1st, so you can be prepared for the holidays.





1221 East Grand
Springfield, MO 65804



Attention Holiday Travelers

Please call us when you have Holiday 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.

Have a safe Holiday Season!

OFFICES CLOSED

December 24
Closed at 2 pm

December 25
Christmas Holiday

December 31
Closed at 2 pm

January 1
New Year's Holiday

Mark Your Calendars

January 29:
ECCU Volunteer Nomination Deadline

February 29:
CU Succeed Scholarship Deadline

For more information on any of the dates related to ECCU, give us a call at 417-831-0534.