

Take Control of Your Account

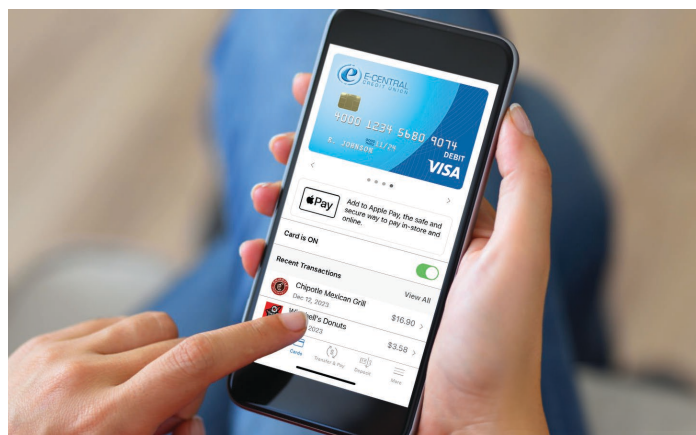
Use E-Card Controls

At E-Central, please know that We will NEVER call or text you to request an online username, password, or any one-time codes needed to access E-Banking, Mobile Banking, Zelle®, or other digital services. Nor will we ask you for your member number, card number, PINs, or social security number.

Empowering You With E-Card Controls

Our E-Card Control feature within E-Banking and Mobile Banking empowers you to manage your Debit and Credit Cards and protect your account. With E-Card Controls, you can:

- Disable/enable card(s)
- Receive transaction alerts
- Set controls based on location and merchant type
- Set spending limits
- Report lost or stolen cards
- Add Apple Pay® or Google Pay®
- Tracking spending by month and category
- And so much more...



The safety and security of your personal information and accounts are of the utmost importance to us. If you have any questions or concerns, please contact us at 626.799.600 or at info@ecentralcu.org.

Pay Off Debt & Save Money

Consolidate With a CU Save Personal Loan



Paying off credit card debt is one of the best New Year's resolutions you can make for your financial well-being. Now is the best time to think about a debt consolidating CU Save Personal Loan!

Apply for a CU Save Personal Loan and Get a 3% Rate Discount*

Our CU Save Personal Loan includes a limited-time rate reduction of up to 3% off our standard personal loan rate. For example, if you apply and qualify for our standard rate of 10.75% APR*, our CU Save rate reduction would lower your rate to 7.75% APR*!

Refinance your existing higher interest credit card balances and consolidate them into ONE low fixed monthly payment today! You could save hundreds or thousands of dollars in interest!

Act now, this special offer ends March 31, 2024.

*APR=Annual Percentage Rate. Promotion begins January 1, 2024 and ends March 31, 2024. All loan rates, terms and conditions subject to change. Must be a Member in good standing and meet underwriting guidelines. Other restrictions may apply. "As low as" Personal Loan rates listed are our best rates for 24 months on approved credit without any underwriting exceptions. Discounts given include overall account balance relationship, past loan relationships, and length of membership. Personal Rate Reduction offer not available to refinance existing E-Central personal loans, personal lines of credit, or credit card balances. After all applicable discounts, rate cannot go below 7.75%. Other restrictions may apply. Not all applicants will qualify for this special rate reduction discount. Payment example: \$10,000 personal loan of 7.75% for 24 months, your monthly payment is about \$451.00.

E-Bytes



Upcoming Workshops Via Zoom

Our educational workshops are free to E-Central Members and friends. To reserve your space, visit www.ecentralcu.org.

Credit 101 Workshop

Thursday, February 1, 6:00 pm

Learn what makes up your credit score, the things a loan officer considers for approving a loan, and strategies to improve your credit profile.

The State of the Auto Industry & Car Buying Tips

Thursday, March 7, 6:00 pm

We will review the current state of the car buying market, what are your best options to locate a car at a fair price, and the pros/cons of purchasing a hybrid, plug-in hybrid, and electric vehicle, including possible federal and state rebates.

Holidays

Martin Luther King, Jr. Day

Monday, January 15, 2024

Presidents' Day

Monday, February 19, 2024

Contact Us

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"Expect More" New Membership Package

It's a Great Time for Friends & Family to Join

As we welcome in the New Year, we encourage you to share the benefits of credit union membership with your friends and loved ones. That's why we've created a special membership package, available now through March 31, 2024.

New Members Are Welcome!

- Free checking for 6 months when Everything Premium is selected.*
- Loan discounts on personal and auto loans. Plus, additional discounts based on relationship.**
- 5,000 uChoose Reward® points with a new credit card.***
- A free financial health check-up and credit report evaluation.

Eligibility for these special perks requires a minimum initial deposit of \$100 in an E-Central Checking or Savings Account and a recurring direct deposit of \$100 or more.

Save Up to \$300 a Year With Everything Premium Checking

Our Everything Premium Checking accounts can save members up to **\$300** a year. These savings may be realized in a combination of Roadside Assistance, Identity Protection and Monitoring, Cell Phone protection, and more.



For questions or assistance, visit us or call 626.799.6000.

*Free checking offer is valid within the first 90 days of membership. **Loan discounts are valid on applications opened within the first 90 days of membership. Auto loan rates not to go below floor rate of 6.25%. ***Credit Card must be opened within the first 90 days of membership. To receive 5,000 points, new cardholders must make at least three (3) transactions within the first two (2) billing cycles.

Annual Meeting Notice

Mark your calendar and plan to join us March 25, 2024 at 5:00 pm for E-Central's Annual Meeting and election of volunteer officials. The meeting will be held at our Pasadena Office. There are three positions on the Board of Directors and one position on our Supervisory Committee up for re-election. Members interested in serving as a volunteer official must submit an application to the Nominating Committee by January 31, 2024. For details please contact Sue Brown at extension 1602.



This credit union is federally insured by the National Credit Union Administration. Your savings are insured up to at least \$250,000 and backed by the full faith and credit of the United States Government. Individual Retirement Accounts are insured up to \$250,000. E-Central Credit Union is an Equal Housing Lender and registered with the Nationwide Mortgage Licensing System & Registry (NMLS#: 402804).