



## Shopping for a New Car? Start with E-Central and Save!

Searching for a new or used car in today's market can be both exciting and frustrating. Most people start with the dealer and are enticed by the low-rate financing specials offered by many car manufacturers. However, the best place to start is with E-Central.

### Don't Be Fooled

Truth be told, most of the car manufacturing financing specials are for shorter terms, limited models, or only for "well qualified" borrowers, which means people with pristine credit. In comparison, our rates are very competitive and generally more favorable with longer term options, such as 72 or 84 months. Moreover, we reward members with discounts based on their banking relationship with us. For those members who are credit-challenged or have no credit, our Ez Car Loan program is an excellent alternative to the subprime lending programs offered by a dealer.

### More Ways to Save with E-Central

One of the largest profit centers for dealers is selling ancillary products, such as GAP (Guaranteed Asset Protection) and extended warranty plans. The mark-up for those items is huge. Dealers can sometimes disguise the cost of these plans by bundling them into the overall cost of the purchase. Be wary of this strategy. To help our members save money we offer similar plans, but significantly more affordable, which results in a lower monthly payment.

### Get Pre-Approved

The first step in your car buying strategy should be getting preapproved with E-Central. Being preapproved empowers you, because you'll know exactly what you can afford. Dealers on the other hand, don't care what you can afford; they just want to sell you a car. Our approach is to ensure you are educated on the best financing options that meet your financial budget.

### Car Buying Made Easy

Our in-house auto buying partner, Direct Auto Sales, can help you research, locate and find the best deal without shopping at multiple car dealerships. And, unlike a car dealer, there's no pressure to buy additional add-ons that you don't need. Moreover, the auto buying consultant and assigned loan officer will work together to make purchasing a new car easy and stress free. Once you settle on the exact car, it can be delivered to your home, place of work, or to E-Central.

*To learn more about our car loans, contact us.*



**Hassle-Free  
Car Buying at  
E-Central!**

## Three Certificate Specials

### 6 for 6 Certificate Special\*\*

**6.10% APY\***

Requires Everything Premium Checking;  
otherwise, the rate is 6.00% APY\*

6 Month Term  
\$2,500 Maximum Deposit  
New money only  
One per membership

### Certificate Special

**5.10% APY\***

Requires Everything Premium Checking;  
otherwise, the rate is 5.00% APY\*

8 Month Term

### IRA Certificate Special

**5.35% APY\***

Requires Everything Premium Checking;  
otherwise, the rate is 5.25% APY\*

10 Month Term  
\$8,000 Maximum Deposit  
New money only

\*APY = Annual Percentage Yield. Rates are stated by their Annual Percentage Yield (APY). Fees, early withdrawal penalties, and other conditions may reduce earnings on the account. Limited time offer. Certificate Special and IRA Certificate Special ends on April 30, 2024. 6 for 6 Certificate Special ends on April 15, 2024. Subject to change without notice. To earn a rate bonus, you must have an Everything Premium Checking when opening a certificate special. \*\*The 6-for-6 and IRA special certificates require new money. New Money means funds from another financial institution. The 6 for 6 Certificate Special is limited to one per membership.

## E-Bytes



### Upcoming Workshops

Our educational workshops are free to E-Central Members and friends. To reserve your space or learn more about our workshops, visit [www.ecentralcu.org](http://www.ecentralcu.org).

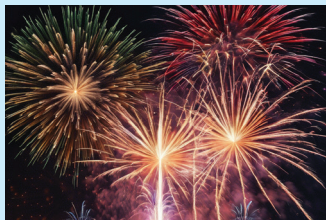
#### Homebuyers' Workshop Thursday, May 2, 6:00 pm

Learn all about the home ownership process, review current market conditions and get updates on new mortgage programs.

#### Credit 101 Workshop Thursday, June 6, 6:00 pm

Learn what makes up your credit score, other factors lenders consider before approving your loan, and ways to improve your credit profile.

### Holidays



**Memorial Day**  
Monday, May 27, 2024

**Independence Day**  
Thursday, July 4, 2024

## Contact Us

**Corporate Office**  
990 S. Fair Oaks Ave.  
Pasadena, CA 91105

Phone: 626.799.6000  
Teller-Phone: 626.799.6222  
Fax: 626.799.6950  
[info@ecentralcu.org](mailto:info@ecentralcu.org)  
[www.ecentralcu.org](http://www.ecentralcu.org)



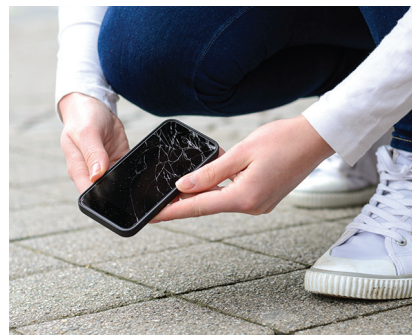
# Cell Phone Protection

## Included with Everything Premium Checking!

Have you ever broken a cell phone and wished you had a protection plan? If you have an Everything Premium Checking Account, you are covered! It includes cell phone protection, along with several other money-saving benefits. Here's a summary of the cell phone protection benefit included with Everything Premium Checking:

### A Cell Phone Protection Benefit That Saves You Money!

- The benefit covers you for up to \$600 per claim per year in the event of damage or theft.
- Coverage is provided for the primary cell phone and up to two secondary phones listed on the same bill.
- Maximum of two claims per 12-month period.
- There's a low \$50 co-payment per claim.



**Besides Cell Phone Protection, there are other money saving features included with Everything Premium Checking, such as Roadside Assistance, Credit Monitoring and more!**

Subject to the terms and conditions detailed in the Guide to Benefits. Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.

## Pay It Safe with Zelle®!

### Tips To Know Before Using Zelle

Zelle is a convenient way to send money and request money from friends, family and others you trust. But it's important to pay it safe!

**Only send money to those you trust:** Zelle should only be used with friends, family and others you trust. Why? Because you can't cancel a payment once it's been sent, if the recipient is already enrolled with Zelle. And if you send money to someone you don't know, or you do not get what you expected, you may not get your money back.



**Treat Zelle like cash:** With Zelle, money moves directly into the enrolled recipient's bank account within minutes. Once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled.

**Beware of payment scams:** If an offer sounds too good to be true, it probably is! For example, a stranger selling online concert tickets at a steep discount and insisting you pay with Zelle may be a scam. If you don't know a person or aren't sure you'll get what you paid for, using your credit card may be a better payment option. Unlike a credit card, Zelle does not offer purchase protection.

**Confirm your recipient's contact information:** Make sure you have the correct U.S. mobile phone number or email address. When in doubt, contact your friend to double check. If you authorize a payment to be sent to the wrong person, you may not get your money back.

**Know your limits:** Zelle offers two types of transfers – instant and standard. Instant transfers usually arrive within minutes, and standard transfers can take 1-3 days. When you have reached your instant transfer daily limit, subsequent transactions will be processed as standard.

	Instant Transfers	Standard Transfers
Daily Limit	\$1,000	\$1,000
30-Day Limit	\$3,000	\$3,000

**To learn more about safety tips, visit our security center on our website.**

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.



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).