



## *'Tis The Season to Get 3% Cash Back!*

### **Earn Double Rewards Points When Dining or Traveling This Holiday Season**

Your E-Central Platinum Rewards Visa® is the easy choice this holiday season. When you use it for dining at restaurants, purchasing airfare or hotel stays, or even paying for gas, you'll earn **DOUBLE** reward points from 1.5 to 3 points per dollar. That's equivalent to 3% cash back when points are redeemed for cash.

#### **Our uChoose Rewards® Program Lets You Decide How to Use Your Points**

- **Cash Back** – The funds can be deposited into your account or issued as a statement credit.
- **Travel** – Redeem your points for flights, hotels, cruises and more.
- **Gift Cards** – Turn your points into gift cards for holiday gift giving.
- **Merchandise** – Redeem points for merchandise.
- **Events** – Redeem points for event tickets, concerts, sports, and theater.

**This special offer is from November 1, 2023 to January 7, 2024.**

#### **Save With a Low Rate**

With rates as low as 12.24% APR\*, you'll save more with our Platinum Rewards Visa®. Couple this with our uChoose Rewards® program and no fees for balance transfers, and you'll reap one of the many benefits of being an E-Central Member.

\*APR = Annual Percentage Rate. All loan rates, terms and conditions subject to change. "As low as" Consumer Loan rates listed are our best rates on approved credit. uChoose Rewards® is a registered trademark of Fiserv Inc. Limited time-only promotion is from November 1, 2023 to January 7, 2024 on purchases for airlines, travel, dining, lodging, and gas. Qualified merchant codes (MCC) are: 3000-3300, 3501-3833, 4011, 4111, 4112, 4119, 4121, 4131, 4214, 4215, 4225, 4411, 4457, 4468, 4511, 4582, 4722, 4723, 4784, 4789, 5812-5814, and 7011.



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

### **Enhanced Benefits for New Members!**

As our 80<sup>th</sup> Anniversary comes to a close, E-Central would like to 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 December 31, 2023.

#### **"Expect More" New Membership Package**

- 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. For questions or assistance, visit an E-Central branch 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 5.99%. \*\*\*Credit Card must be opened within the first 90 days of membership. To receive 5,000 points, new cardholder must make at least three (3) transactions within the first two (2) billing cycles.

## E-Bytes

### Save With BaZing Fuel



BaZing Fuel is a money saving feature that is included with our new Everything Checking and Everything Premium Checking accounts. Use your E-Central Debit Card at least 15 times in a month to earn a fuel reward of \$.10 per gallon savings (up to 20 gallons).

## Holidays

### Veterans Day

Friday, November 10, 2023

### Thanksgiving Day

Thursday, November 23, 2023

### Christmas Day

Monday, December 25, 2023

### New Year's Day

Monday, January 1, 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

www.ecentralcu.org



# Safer Holiday Shopping

## Three Ways You Are Protected at E-Central

An E-Central Checking Account brings new levels of savings, safety, and convenience to your holiday spending needs. With our Everything Checking or Everything Premium Checking account, the following benefits are included:

### 1 Cell Phone Protection<sup>1,3</sup>

Purchase a cell phone for yourself or a loved one, and you can bypass the expensive insurance offered by mobile service providers. Our built-in Cell Phone Protection plan covers you up to \$800 in the event of damage or theft – with Everything Checking, and up to \$1,200 per year with Everything Premium Checking.

### 2 ID Theft Aid & Restoration<sup>1,2</sup>

ID theft can happen - even to those who remain cautious and diligent at all times. If you should learn your ID has been stolen, our ID Theft & Restoration coverage will pay out \$5,000 to \$10,000 to the professionals working to restore your identity. Credit Monitoring is also included with an Everything Premium Checking account to give you greater peace of mind.

### 3 Buyer's Protection and Extended Warranty<sup>1,2</sup>

Enjoy the peace of mind of knowing your holiday purchases are covered by an extended warranty for 180 days (depending on account type) from the date of purchase when you use your E-Central Debit Card.

Summary of Services	Everything Premium Checking	Everything Checking	Basic Plus Checking
<b>Cell Phone Protection<sup>1,3</sup></b>	<b>\$600/claim \$1,200/year</b>	<b>\$400/claim \$800/year</b>	<b>No</b>
<b>ID Theft Aid &amp; Restoration<sup>1,2</sup></b>	<b>\$10,000</b>	<b>\$5,000</b>	<b>\$1,000</b>
<b>Credit Monitoring<sup>3</sup></b>	<b>Yes</b>	<b>No</b>	<b>No</b>
<b>Buyer's Protection &amp; Extended Warranty<sup>1,2</sup></b>	<b>During first 180 days of purchase</b>	<b>During first 180 days of purchase</b>	<b>During first 90 days of purchase</b>

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. 3 Identity and credit monitoring require additional activation for monitoring to begin. † Requires cell phone bill to be paid through your E-Central account.

Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. For more information, review the Electronic Service Agreement and Disclosure located at <https://www.ecentralcu.org/disclosures/electronic-services-disclosure-and-agreement>.

## Security Notice

The safety and security of your personal information and accounts are of the utmost importance to us. 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.
- We will NEVER call or text you asking for your account number, debit card number, credit card number, PINs, or social security number.
- We will NEVER call or text you to ask for your information unsolicited. For example, if you applied for a loan, you might receive a call from a loan officer.
- We will NEVER ask you to transfer funds via 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).