



Spring Car Loan Sale!

Enjoy Up to \$400 in Savings!

Ready to shop for a new car? New vehicle inventory is improving for most dealers. So your chances of finding the vehicle you've been wanting are much better. Better yet, E-Central is offering up to \$400 in valuable incentives when you finance your vehicle with us during our Spring Car Loan Sale. Here's how you can roll into big savings and protect your investment:

- **Get \$100 back** when you buy a new or used car through Direct Auto Sales, a car-buying service.
- **Save \$150** on Guaranteed Asset Protection (GAP)
- **Save \$150** on Mechanical Breakdown Protection (MBP)

What Are GAP & MBP?

GAP is a supplemental product that protects the investment you made in your vehicle. If you are unfortunate enough to get into an accident and the vehicle is considered a total loss, GAP waives the difference between the insurance settlement and the payoff of your loan. Our GAP coverage pricing is significantly less than what a dealer may charge.

MBP is similar to an extended warranty offered by a car dealer, but much more affordable. It covers mechanical breakdowns that either occur after your factory warranty expires or aren't covered by that original warranty.

Apply Today!

Call us at 626.799.6000 to get pre-approved and start your car shopping. Our spring Car Loan Sale ends June 30, 2023.

Promotion begins April 1, 2023 and ends June 30, 2023. All loans subject to credit approval. When you purchase a new or used car from Direct Auto Sales, the \$100 rebate is in the form of a gift card provided by Direct Auto Sales, an independent company not owned or operated by E-Central.



Celebrating 80 Years of Service

Financially Strong. Well Capitalized. Federally Insured.

Throughout our 80 years as a member-owned, not-for-profit credit union, E-Central has always looked to the future to create innovative financial services and affordable lending options for our valued members. This focus has enabled us to provide products that best serve the needs of our Members and local businesses. Moreover, E-Central is financially strong, with over 2.5 times what the National Credit Union Administration considers to be "well capitalized". During the remainder of 2023 and beyond, Members can look forward to E-Central continuing to fulfill our "Expect More" promise!



E-Bytes

Our Platinum Visa® Card Now Includes Rewards!



Our new uChoose Rewards® program is a great way to reward yourself just by using an E-Central Platinum Visa® Card. Redeem points for cash back or other things you love!

Earn 1.5 Points for Every \$1 Spent

Redeem Points for:

- 1.5% Cash Back
- Travel
- Gift Cards
- Merchandise

In addition to uChoose Rewards®, our Platinum Visa® Card offers a low rate, so you'll save money and enjoy rewards at the same time!

Holidays

Memorial Day

Monday, May 29, 2023

Independence Day

Tuesday, July 4, 2023

Contact Us

Corporate Office

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Our HELOC Helps Members!

Earn up to \$800 Cash Back

Add a bedroom and/or bathroom to your house. Remove a wall to create a brighter, more open floor plan. Turn your backyard into a lush private sanctuary. Or consolidate all your credit card and consumer debt into ONE easy monthly payment. Big projects like these require the right borrowing moves, like a home equity line of credit (HELOC) at E-Central.

Where you get your HELOC can make a BIG difference — in your cash flow, payment options, and upfront savings. At E-Central, your HELOC can return cash back right away.

Earn up to \$800 Cash Back For a limited time, you can earn up to \$800 cash back when you open a HELOC with E-Central. Take an initial draw of \$50,000 to \$99,999 and earn \$200; draw between \$100,000 and \$149,999 and earn \$400 cash back; and your initial draw of \$150,000 or more earns \$800 cash back.* Cash back payouts are disbursed 90 days after loan origination.

Learn More! Our Real Estate Lending experts can help you determine which borrowing option is right for you! They can also help you with the loan application process. If you're thinking about accessing the equity in your home — for whatever reason — be sure to apply before June 30, 2023.



*HELOC cash back special offer begins April 1, 2023 and ends June 30, 2023. To earn cash back, borrower must take an initial draw at the time of funding. Special offer not eligible for current E-Central home equity loans or lines of credit. All loan rates, terms and conditions subject to change. Must be a Member in good standing and meet underwriting guidelines. Other restrictions may apply. The introductory interest rate for the HELOC will be fixed at 3.25% during the three-month introductory period. After the three-month introductory period: based on approved credit the Home Equity Line of Credit rate is variable monthly and is based on prime plus a margin of 1.00% minus relationship reward discounts. Discounts include 0.25% discount if first D/T filing; 0.25% discount if average share balance exceeds \$25,000; 0.25% discount if set up on automatic payment, and 0.25% discount if CLTV is below 50%. Minimum Floor Rate: 3.25%. Maximum Ceiling Rate: 18.00%. Interest-only minimum payment during the draw period. Upon term-out, monthly payment will be principal and interest monthly based on 15 years amortization schedule. For loans under \$250,000, borrower will reimburse all third-party fees if the line is closed within the three-year period from its origination. Loans over \$250,000, Borrower will pay all third-party fees including title policy, flood and tax service, appraiser fee, and recording fees.

Everything Premium Checking Has Everything

Cell Phone Protection. Roadside Assistance. And More!

Why are so many members checking out of their basic bank checking accounts? Because they're checking into Everything Premium Checking at E-Central — to save hundreds of dollars each year.

- **Save with Cell Phone Protection^{1,2}** - Cell Phone Protection is included and helps cover the cost of expensive repairs. No need to continue paying for other protection plans.
- **Save with Roadside Assistance** - Enjoy 24/7 Roadside Assistance with an Everything Premium Checking account.
- **Save with BaZing Fuel⁴** - Fill up on rewards with BaZing Fuel and save 10 cents per gallon of gas (up to 20 gallons).
- **Protect yourself with ID Theft Aid and Restoration with Credit Monitoring^{1,2,3}** - Receive up to \$10,000 Personal Identity Theft Benefit.

These estimated savings can easily add up to over \$300 per year. Open your Everything Premium Checking account today at E-Central.



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. 4 You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC). Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice.



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).