



## Save More with an E-Central Credit Card

### Enjoy 1.5% Cash Back Too

With interest rates near an all-time high, the cost of using a credit card has also risen. The good news is that an E-Central Platinum Credit Card with our flexible uChoose Rewards® offers a rare value combination: A low rate AND 1.5% Cash Back!

#### Lower Rate = Savings!

The difference in our rate compared to the competition could save you up to hundreds of dollars every year depending on your balance. In addition to a low rate, an E-Central Platinum Credit Card has no balance transfer fee.

If you are looking to save money, then make our Platinum Credit Card your go-to credit card. Moreover, with 1.5% Cash Back, you'll save even more.

#### uChoose Rewards® Gives You Choices

With our uChoose Rewards® program, you will earn 1.5 points for every dollar spent. You can elect to receive 1.5% cash back or redeem your points for the things you love, like airline flights, hotel stays, concerts and events, or gift cards.

#### Apply Today

Apply for your E-Central Platinum Credit Card today. Start using it for everyday purchases, like gas, groceries, and restaurants. And, watch your rewards points add up.

\* 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. The bank average credit card rate is based on averaging several large retail banks' best-advertised rates (as low as) based on tier one credit for a cashback or rewards card.

#### See How We Compare

**E-Central** – Rates as low as 13.49% APR\*

**Bank Avg.** – Rates as low as 19.50% APR\*

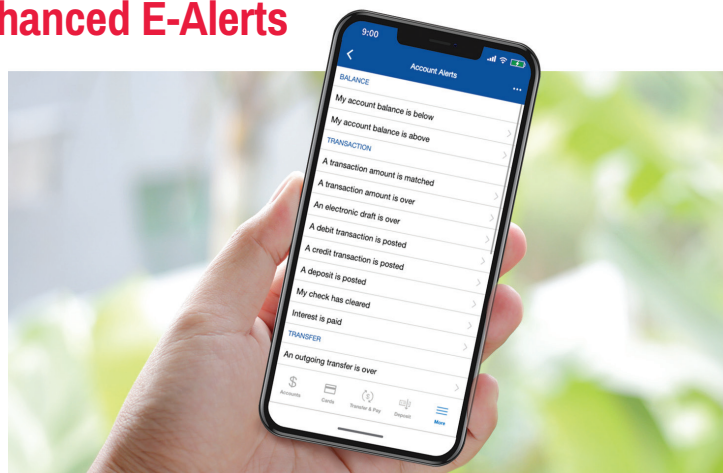
## Stay on Top of Your Account with Alerts!

### Introducing Enhanced E-Alerts

Enjoy more peace of mind while maximizing your personal time by setting up E-Alerts in E-Banking or Mobile Banking. These real-time alerts can notify you by a text message, email, or push notification about a wide range of transactions, including:

- Account balance and activity alerts
- Deposit and withdrawal notifications
- Cleared checks
- Security alerts

If you're not yet using E-Banking or our Mobile Banking app, enhanced E-Alerts is another good reason to start. Once you have downloaded the Mobile App, it's easy to enable account and Security Alerts!



*E-Bytes*

## Pay It Safe with **Zelle**

Zelle is a convenient way to send and request money from friends, family and others you trust. It's important to treat Zelle like cash. Why? Because you can't cancel a payment once it's been sent.

Remember to make sure you have the correct mobile number or email address. If you authorize a payment to be sent to the wrong person, you may not get your money back.

Zelle offers two types of transfers. 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.

To learn more about safety tips, visit the 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.

## Holidays

### Labor Day

Monday, September 2, 2024

### Columbus Day

Monday, October 14, 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



# Credit & Dark Web Monitoring

## Included with Everything Premium Checking

With fraud and identity theft scams on the rise, it's more important than ever to keep a close watch on your personal information and your credit. The security features included in our Everything Premium Checking make it easy to monitor your credit and detect fraud.

- Credit monitoring and alerts can help you detect possible identity fraud sooner and prevent surprises when you apply for credit.
- Dark Web Monitoring - Spot the early warning signs of identity theft before they impact your personal life.
- Stay up to date with free access to your latest credit report and score.
- Receive up to \$10,000 Personal Identity Theft Benefit.



**Open or switch to Everything Premium Checking at E-Central today.**

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. Identity and credit monitoring require additional activation for monitoring to begin.

## HELOC & ADU Loans

### Two Smart Ways to Boost Your Home's Value



Our homes are often our most valuable asset. At E-Central, you have access to programs that can help you further increase your property value and improve your long-term financial picture.

### Tap Into Your Home Equity

Our flexible Home Equity Line of Credit can finance those big projects you've been dreaming about. A bright new modern kitchen. A spacious master bedroom and/or bathroom. Or major upgrades to your landscaping to elevate value and curb appeal.

#### HELOC Financing Advantages

- Flexible payment options, including interest only during the draw period
- Low introductory rate
- Competitive adjustable rate
- Borrow up to 75% of your available equity

### Flexible Financing for ADUs

Accessory Dwelling Units (ADUs) are add-on residential units built on the same land as a detached house. Units range in size from 400 to 1,200 square feet and must have a kitchen, bathroom, and living area.

#### ADU Construction Loan Advantages

- Up to \$300,000 funding (excluding existing mortgage)
- Financing for 100% of construction with no up front costs
- Construction term up to 36 months
- No payments during construction period

**To compare your financing options, contact E-Central's Real Estate Lending experts today.**



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).