



Travel Smart. Bank Safer.

Your Guide to Outsmarting Scammers and Staying Protected

From weekend getaways to international adventures, peace of mind should travel with you. But while you're packing bags and booking flights, scammers are busy trying to sneak into your inbox, texts, and bank accounts posing as trusted institutions, creating false urgency, or mimicking fraud alerts to catch you off guard. At E-Central Credit Union, your security is never optional. It's built into everything we do.

Stay in Control. Even on the Road

Whether you're road tripping up the coast or heading overseas, our enhanced card controls make it easy to travel with confidence:

- **Set travel notices so your card works seamlessly wherever you are**
- **Instantly lock/unlock your card if misplaced**
- **Get real-time alerts based on spending habits and location**
- **Restrict purchases by category. Perfect for managing vacation budgets**
- **Report a lost card and order a replacement right from your phone**



Banking That Protects You at Every Turn

With Everything Premium Checking, powered by BaZing, security comes standard—at home and on the go:

- **Personal Identity Theft**
- **Payment Card Fraud Resolution**
- **Identity Restoration**
- **Credit Monitoring**



Scams Are Getting Smarter—But So Are You

Here are some of the most common tactics scammers use to steal personal or financial information:

- **Imposter & Phishing Scams:** Fraudsters pretend to be banks, government agencies, or charities, using realistic emails, texts, or ads to get you to click or share sensitive data.
- **Urgency & Pay Yourself Scams:** You're told to act fast, claim a prize, avoid a penalty, or verify a suspicious transaction—only to be tricked into sending money.
- **Utility & Tech Support Scams:** Fake reps threaten to cut off your service or “help” with a tech issue, just to gain access to your device or payment info.

No Matter Where You Go, E-Central Protects You

While you enjoy life, we work behind the scenes to keep your finances secure. And with our powerful protection tools, you'll always have the upper hand. Stay safe. Stay secure. Stay focused on the fun.

And remember: E-Central will never ask you to share unsolicited personal or banking information.

E-Bytes

Credit Cards

With an E-Central Platinum Rewards Visa, you'll enjoy a low rate and earn cash back or rewards!

uChoose Rewards® Turn Every Dollar Into Something You Love

Earn 1.5 points per \$1 spent and redeem for:

- Cash Back – 1.5% cash back
- Travel – flights, hotels & more
- Gift Cards & Gear – from top brands and retailers
- Events & Experiences – concerts, sports, and unforgettable nights

**Earn 1.5% Cash
Back & Other
Rewards!**

Total Control, Total Confidence

Every E-Central card includes:

- Zero liability protection with Verified by Visa®
- 24/7 online access to tracks pending, pay bills, and watch your rewards grow
- No balance transfer fee

uChoose Rewards is a registered trademark of Fiserv Inc.

Holidays

Labor Day

Monday, September 1, 2025

Columbus Day

Monday, October 13, 2025

Contact Us

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Turn Your Equity Into Opportunity

Earn Up to \$800 with a HELOC!

You worked hard to get your home, but we make it easy to make your home work for you. Whether you're renovating, consolidating debt, or making a major purchase, a Home Equity Line of Credit (HELOC) gives you the borrowing power you need—with cash-back rewards and a low introductory rate. At E-Central, your HELOC can return cash back right away.

Smart Uses for a HELOC

- **Home Improvements** – Expand your living space, upgrade your kitchen, or create the perfect outdoor retreat.
- **Debt Consolidation** – Combine high-interest debt into one easy monthly payment for better cash flow.
- **Financial Flexibility** – Cover education expenses, unexpected costs, or other big-ticket items.
- **Build an ADU** – Increase your property's living space, making room for family or rental.



Why Choose an E-Central HELOC?

For a limited time, get huge savings with up to \$800 cash back*! Take an initial draw on your loan and earn \$800 for draws of \$150,000 or more, \$400 for draws between \$100,000 and \$149,999, and \$200 for draws between \$50,000 and \$99,999. You'll also enjoy a low, competitive introductory rate and an interest payment option, allowing you to make interest-only payments during the draw period. Offer ends September 30, 2025.

*HELOC cash back special offer begins July 1, 2025 and ends September 30, 2025. Based on the initial draw, a borrower will earn \$800 for draws of \$150,000 or more, \$400 for draws between \$100,000 and \$149,999, and \$200 for draws between \$50,000 and \$99,999. To qualify for cashback, the borrower must take an initial draw at the time of funding, and after 90 days from the origination, the current balance must be at least the same amount as the initial draw. Cash back payout will be credited into the Member's Primary Savings account 90 days after loan origination. Special offer not eligible for current E-Central home equity loans or lines of credit.

Everything Premium Checking

Gives You More, Saves You More

At E-Central, we know life isn't one-size-fits-all—so why should your checking account be? If you're already enjoying a Basic Plus or Everything Checking account, you know how rewarding everyday banking can be. But there's an even better way to protect what matters, save more, and get more—Everything Premium Checking.

Upgrade Your Everyday

Here's what sets Everything Premium apart:

- **Cell Phone Protection** – Up to \$600 per claim when you pay your bill with this account.
- **Fuel Savings** – Save 10¢/gal on up to 20 gallons each month with 15 debit swipes.
- **ID Theft Aid & Credit Monitoring** – Stay ahead of fraud with full-service support.
- **Buyer's Protection & Extended Warranty** – Coverage up to 180 days on purchases.
- **Roadside Assistance** – 24/7 service up to \$80 per use.
- **Health & Pet Savings** – Discounts on prescriptions, eye care, and pet insurance.

**Our
Best
V.I.P.
Account**

Why Go Premium?

For just \$7.95/month with E-Statements and a \$250 direct deposit, your account does more—it becomes your financial safety net and a lifestyle upgrade. You're already in a good place, and going Premium takes it to the next level.



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).