



Share Your Credit Union

Refer and Earn Up to \$150 per Referral

Your Credit Union is meant to be shared, just like fun summers. It's also the perfect opportunity to help friends and family discover a banking experience that offers more value. If someone you know that needs a better banking experience, now is the perfect time to introduce them to E-Central.

Share the Experience and Get Rewarded

For a limited time, when you refer friends or family to E-Central, you can both earn up to **\$150 each**:

- **\$50** when your referred person opens their Membership along with a Checking Account.
- **An additional \$100** when your referred friend establishes and receives a monthly direct deposit of at least \$250 within 60 days of opening their Membership¹.



The E-Central Exclusive Perks

When they become Members, it opens the door to:

- **Member-Preferred Certificate Specials**
- **Credit Cards with Low Rates & Real Rewards**
- **Checking Accounts Built to Save**
- **A Suite of Affordable Loans**

The Advantage of Banking Differently

When you share your Credit Union with friends and family, everyone wins. Share your Credit Union today and start earning while helping others reach their financial goals.

¹Promotion valid July 1, 2026 through September 30, 2026. Offer subject to change without notice. Referrer must be an E-Central Member. Valid only with new Members. New Members are defined as a person 18 and older who has never been an owner of an account at E-Central. All new accounts are subject to approval and Membership eligibility. Both referred and referring Member will receive a \$50 cash bonus when referred Member opens a qualified Checking Account with the required minimum deposit of \$100 at account opening. Qualified Checking Accounts are defined as Everything Premium, Everything, Basic Plus, and E-Builder. Both referred and referring Member will receive an additional \$100 cash bonus when the referred Member receives a minimum monthly direct deposit of \$250 within 60 days from establishing Membership. Maximum cash bonus referrer can earn is up to \$150. Cash bonuses will be credited to Member's Primary Share deposit account within 60 days from the date the referred Member meets the requirements. Offer cannot be combined with other promotional offers. Cash bonus may be subject to tax reporting. If the membership of the referred person is closed within 180 days of opening, the cash bonus may be reversed.

Membership Eligibility

Earn up to \$150 when you refer a new member.

1. Be a family member or household partner of a member
2. Friends/neighbors in the San Gabriel Valley
Live, work, attend school, or worship in area
3. Friends/neighbors in Commerce, Bell, or Maywood area
Live, work, attend school, or worship in area
4. Your co-worker works for one of our Select Employee Groups (SEGs)

Share your Credit Union and help us grow!



E-Central Is Loan Central

As a direct lender, we offer a vast array of affordable loan options.

Mortgages

Home Equity Loans

Auto Loans

Personal Loans

Credit Cards

Business Loans

Commercial Real Estate Loans

SBA & Other Commercial Loans

Apply online or call us and ask to speak with a friendly loan expert.



Holidays

Labor Day

Monday, September 7, 2026

Columbus Day

Monday, October 12, 2026

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

ecentralcu.org



Worried About Card Fraud?

We've Got You Covered

Fraud activity tends to increase during vacations and holidays as criminals mimic banks, airlines, hotels, and delivery services in an effort to steal information or trigger quick financial decisions. Many scams appear as urgent text messages, unsuspecting emails, fake booking confirmations, or notices designed to pressure on individuals into clicking links or sharing sensitive information.

That's why we offer services and protection features designed to help members stay in control no matter where summer takes them.

Stay in Control with Card Controls

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 or unlock your card if it's misplaced
- Receive real-time alerts based on spending habits and location
- Restrict purchases by category to help manage vacation spending
- Report a lost card and order a replacement directly from your phone

Unusual Activity or Lost Card?

If unusual card activity is detected, we'll notify you by text message, phone call, and email so you can quickly verify transactions and remove any temporary hold on your card. Also, if you lose your card while on vacation, we've got you covered! Your card can be disabled immediately, and a new digital card can be issued shortly, so you can continue to buy with ease.

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



Checking Accounts That Fit Everyday Life

Expect More from Your Checking Account

When choosing an everyday bank, people are looking for more than just a checking account. They want simple, convenient banking that helps them stay connected, protected, and in control of their money.

At E-Central, we've built our Checking Accounts around the features Members value most, including low fees, fraud protection, digital banking services, and access to real people when they need support.

Basic Plus Checking: Affordable

With Basic Plus, there is no monthly service fee (\$0.00) if you maintain an average monthly balance of \$100; otherwise, it will be \$3.95 per month. Members receive valuable protection features that help provide peace of mind every day:

- Identity theft and aid restoration up to \$1,000
- Buyer's Protection and Extended Warranty coverage on purchases
- And more!

Everything Premium Checking: Money-Saving Benefits

Everything Premium Checking includes additional benefits designed to help Members save money and stay protected beyond traditional banking features:

- Cell phone protection
- Roadside assistance
- Health and pet savings discounts
- Credit monitoring and identity theft aid
- And so much more!



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).