



Two Ways to Boost Your Cash Flow in 2025!

As an E-Central Member, we can help you improve your cash flow this year. We have several programs created with the express purpose of providing financial relief. If you are burdened with excessive debt, then consider refinancing it with our CU Save Personal Loan to help you save money. If you are looking to get the most out of your everyday spending, our credit card offers a cash back feature.

1 Consolidate & Save With a CU Save Personal Loan

Paying off credit card debt is one of the best New Year's resolutions you can make for your financial well-being. Now is the best time to apply for E-Central's CU Save Personal Loan and take advantage of a rate discount!

Get a Rate Discount*

Our CU Save Personal Loan includes a limited-time rate reduction of up to 3% off our standard personal loan rate. For example, if you apply and qualify for our standard rate of 10.75% APR* our CU Save Personal Loan rate reduction would lower your rate to 7.75% APR*.

Refinance your existing higher interest credit card balances and consolidate them into ONE low fixed monthly payment today. You could save hundreds or thousands of dollars in interest. Act now, this special offer ends March 31, 2025.

*APR=Annual Percentage Rate. Promotion begins January 1, 2025 and ends March 31, 2025. All loan rates, terms and conditions subject to change. Must be a Member in good standing and meet underwriting guidelines. Other restrictions may apply. "As low as" Personal Loan rates listed are our best rates for 24 months on approved credit without any underwriting exceptions. Discounts given include overall account balance relationship, past loan relationships, and length of membership. Personal Rate Reduction offer not available to refinance existing E-Central personal loans, personal lines of credit, or credit card balances. After all applicable discounts, rate cannot go below 7.75%. Other restrictions may apply. Not all applicants will qualify for this special rate reduction discount. Payment example: \$10,000 personal loan of 7.75% for 24 months, your monthly payment is about \$451.00.



2 Earn 3% Cash Back With a Credit Card

Weekly expenses such as gas and groceries can add up! Beginning January 10, 2025 to March 31, 2025, you can earn up to 3% cash back (3 points for every dollar spent) on your gas and grocery purchases with an E-Central Platinum Rewards Visa®. For all other purchases, you will earn 1.5% (1.5 points for every dollar spent). Our uChoose Rewards® Program lets you decide how to use your points. Choose from the following options: cash back, travel, gifts cards, merchandise, or special events.

Apply & Earn 5,000 Additional Points**

Earn 5,000 points when you open a new card beginning January 10, 2025, to March 31, 2025. With rates as low as 13.49% APR**, our Platinum Rewards Visa® offers some of the lowest rates in the market, which makes using our credit card very affordable.

** 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 January 10, 2025 to March 31, 2025 on purchases for gas and groceries. Qualified merchant codes (MCC) for gas and groceries are: 5300, 5411, 5499, 5541, and 5542. To earn 5,000 points, you must be approved as a new cardholder, be enrolled in uChoose, and conduct a transaction by April 30, 2025.



E-Bytes

Free Workshops

Our educational workshops are free to Members and friends. To reserve your space visit ecentralcu.org.

Credit Building Workshop

Thursday, January 30, 6:00 pm

Learn what makes up your credit score, what a loan officer considers for approving a loan and strategies to improve your credit profile.

Car Buying Tips Workshop

Thursday, February 20, 6:00 pm

Hear first-hand about the current state of the car buying market, what are your best options to locate a car at a fair price.

Save With BaZing Fuel



BaZing Fuel is a money saving feature that is included with Everything Premium Checking.

Holidays

Martin Luther King, Jr. Day

Monday, January 20, 2025

Presidents' Day

Monday, February 17, 2025

Contact Us

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New Year, New Savings on Auto Loans

Earn up to \$500 Cash Back!

Purchase a new or used car from E-Central and you can earn up to \$500 cash back! Here's how:

- **Earn \$100** when you buy a new or used car through Direct Auto Sales, E-Central's auto buying service.
- **Earn \$200** when you elect Guaranteed Asset Protection (GAP) coverage. This bridges the financial gap between what you owe on your vehicle and what your insurance pays out in the event of a total loss following a major accident or theft.
- **Earn \$200** when Mechanical Breakdown Protection (MBP) is purchased. This covers breakdowns that may occur after your factory warranty expires or aren't covered by your original warranty.



Total possible savings: \$500

Take Advantage of This Auto Buying Opportunity!

Start the New Year with a new or used car from E-Central and earn up to \$500 cash back! Hurry, this offer ends March 3, 2025.

Promotion begins January 1, 2025 and ends March 31, 2025. 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.

Two Certificate Specials Limited Time Offer.

New Money Certificate

4.10% APY*

8-Month Term

\$7,500 New Money Only

Certificate Special

3.90% APY*

8-Month Term

\$1,000 Minimum Deposit

*APY = Annual Percentage Yield. Rates are stated by their Annual Percentage Yield (APY). Fees, early withdrawal penalties, and other conditions may reduce earnings on the account. Limited time offer. Subject to change without notice. At the time of maturity, the Certificate special will renew at our standard 8-month term at the prevailing published rate. New Money means funds from another financial institution.

Annual Meeting Notice

Mark your calendar and plan to join us March 24, 2025 at 5:00 pm for E-Central's Annual Meeting and election of volunteer officials. The meeting will be held at our Pasadena Office. There are two positions on the Board of Directors and one position on our Supervisory Committee up for re-election. Members interested in serving as a volunteer official must submit an application to the Nominating Committee by January 31, 2025. For details, please contact Isabel Hsiao at extension 1602.



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).