



## Switch, Save & Score Big in 2026

### Transfer Your Credit Card Balance Today!

Start the new year with a financial win. For a limited time, E-Central Platinum Rewards Visa® cardholders can earn 5,000 bonus uChoose Rewards® points when they transfer at least \$1,000 in credit card balances to their card by March 31, 2026.

#### Save with E-Central: Low Rate & No Balance Transfer Fee

While most major banks and merchant credit cards can charge an average interest rate of around 18%–25%, you can save money with our low-rate card. E-Central Platinum Rewards Visa® cardholders can enjoy a rate as low as 13.49% APR\*. Plus, there is NO balance transfer fee, unlike other banks. That combination saves you money when making a balance transfer.

#### Rewarding Your Next Move

When you transfer a balance of at least \$1,000, you'll also earn 5,000 bonus uChoose Rewards® points. Redeem them for cash back, travel, gift cards, merchandise, and more, giving you flexible options that fit your lifestyle.

It's the best card to start your year strong. Make the move today and turn your balance transfer into real savings and real rewards. To get started, call us at 626.799.6000.

#### Reasons to Refi!

- 1 Low rate
- 2 No balance transfer fee
- 3 Earn 5,000 bonus points

\*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.

## A New Way to Use Your Reward Points

### Save at the Gas Pump & Pay with Points at ARCO®!

E-Central Platinum Rewards Visa® cardholders can now enjoy even more value at the pump. You can redeem your uChoose Rewards® points for instant savings at participating ARCO gas stations when you use your card.

#### Save 50¢ Per Gallon

Redeem 1,500 uChoose Rewards® points to save \$0.50\* per gallon at participating ARCO locations. Finding eligible stations is simple. Just log in to your uChoose Rewards® account and select Pay with Points. From the ARCO redemption page, you'll find a link to the current list of participating fuel stations.

#### How It Works at the Pump

It's easy and convenient to save right at the terminal:



Insert your E-Central Credit Union Platinum card at the pump.



When prompted, select "Yes" to redeem your points.



Watch the price roll back instantly at the pump as your savings apply.

\*Savings on up to 20 gallons of gas on all fuel types. Check your receipt for actual savings. uChoose Rewards® is a registered trademark of Fiserv, Inc.

## Financial Planning Tool

Our online budgeting tool, called Trends, allows you to review all of your accounts with E-Central and other financial institutions.

Trends allows you to:

- Monitor accounts & investments
- Create your budget
- Set financial goals
- Track all of your spending and savings

To access Trends, log into E-banking and click on the Trends tab. From there your dashboard of personal finances will be displayed.

## Annual Meeting

Mark your calendar and plan to join us March 23, 2026 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, 2026. For details, please contact Isabel Hsiao at extension 1602.

## Holidays

**Martin Luther King, Jr. Day**

Monday, January 19, 2026

**Presidents' Day**

Monday, February 16, 2026

## Contact Us

### Corporate Office

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# Small Business Banking @ E-Central

## Got a Small Business? Let E-Central Help.

As your credit union, we know that running a small business takes passion, resilience, and smart financial tools. That's why we offer tailored business banking solutions that grow with you, not against you.

- Personalized service with real people, not call centers
- Affordable business checking and savings options
- Online and mobile tools that keep your business moving
- Loan decisions made locally

To learn more about how E-Central can help you, ask to speak with a business banking expert when you call us at 626.799.6000.



## Make Next Year's Holidays Stress-Free

### Save Bright, Spend Happy with a Holiday Savings Account

The holidays may come once a year, but the stress of paying for them doesn't have to. With an E-Central Holiday Savings Account, you can set aside a little each month and enjoy a season full of celebrations, without the financial pressure.

### Make Next Year's Holidays Easier on Your Wallet

This special savings account is designed to help you plan ahead so you can cover gifts, travel, decorations, entertaining, and all the festive extras. Throughout the year, your savings grow steadily. And when the holiday season arrives, your funds are automatically transferred into your checking or savings account during the first week of November. Right when you need them the most.

### Why Members Love It

- Save automatically with comfortable monthly or biweekly deposits
- Avoid holiday debt by planning ahead
- Earn dividends as your balance builds
- Enjoy a stress-free season, knowing you've already prepared



Opening a Holiday Savings Account is quick and easy and takes just a few minutes. Simply log in to e-Banking, select "Open an Account" on the right-hand side, choose "Holiday Club Account" from the savings options, adjust your payroll or automatic deposits, and then sit back and watch your holiday savings grow all year long.

### More Ways to Save in 2026

At E-Central, you have access to a wide range of money-saving services to help fight back against the rising cost of living.

- 1. Everything Checking Accounts** — Our Everything Checking accounts can save you hundreds of dollars a year, realized through a combination of BaZing fuel discounts, Roadside Assistance, Cell Phone Protection, and more.
- 2. TruStage Auto & Home Insurance** — As a Member, you can save on home and auto insurance through our partners at TruStage Insurance. You could save \$1,001 on car insurance with top carriers.\* To learn more, call 855.390.0276.
- 3. Auto Refinance** — If you are looking to lower your monthly payment, then consider refinancing your auto loan from another lender. Plus, you can delay your first payment for up to 45 days, which is like skipping a payment.

\*National average annual savings based on new customers surveyed who saved with Polly from January 1 to December 31, 2024. Estimated savings are based on a minimum sample set of 1,000 new customers. Actual savings may vary.



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).