



Share Your Credit Union

Earn up to \$100 for Each Referral

At E-Central, we believe special things are meant to be shared, like fun times, good books, or your credit union. As a member, you already enjoy a financial organization built around people, not profits. So why not share a better banking experience that offers lower fees, better rates, and super friendly service.

When you refer friends, family, coworkers, neighbors, or anyone who deserves better banking and wants to save money, you and your referred person will receive up to \$100.

- **\$50** when your referred person opens their Membership along with a Checking Account.
- An additional **\$50** when your referred friend establishes and receives a monthly direct deposit of at least \$250 within 60 days of opening their Membership.¹



When Your Family Joins E-Central, They Can Enjoy:

Member-Preferred Certificate Specials

- Rates available up to 3.75% APY* for 8-month term certificates.
- Competitive certificate promotions

Home Loans & HELOCs That Fit Real Life

- Flexible mortgage solutions
- Competitive rates and personalized service

Credit Cards with Low Rates and Rewards

- Rates as low as 13.49% APR**
- 1.5% cash back on every dollar spent

Checking Accounts Designed to Save You Money

- Affordable checking options designed for members
- Added benefits like cell phone protection and more!

Membership Eligibility

Earn up to \$100 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!

**To learn more or apply for membership
visit ecentralcu.org/shareyourcreditunion.**

¹Promotion valid April 1, 2026 through June 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 \$50 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 \$100. 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.

*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 6-month term at the prevailing published rate. New money means funds from another financial institution.

**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.

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

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Holidays

Memorial Day

Monday, May 25, 2026

Juneteenth

Friday, June 19, 2026

Independence Day

Friday, July 3, 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



Home Loans @ E-Central

Competitive Loans. Flexible Terms. Smart Financing.

Spring is one of the most active seasons in the housing market. Whether you're purchasing your first home, upgrading to a new one, or considering refinancing, Spring can be the perfect time to review your options and secure financing that supports your goals. E-Central offers a variety of mortgage solutions designed to meet different financial situations and homeownership goals.

Conventional First-Trust Deed Loan – A flexible mortgage option with fixed or adjustable rates, terms up to 30 years, and low down-payment programs starting as low as 3%.

Jumbo Loan Program – When you need a larger home loan, finance loan amounts up to \$3 million.

VA Loan – Available to eligible veterans and service members, this program can offer financing with no down payment and no private mortgage insurance.

Golden Age Program – An asset-based qualifying program designed to help senior members who may have significant assets but limited traditional income documentation.

Home Equity Loan or HELOC (Home Equity Line of Credit) –

Borrow against your home's value either as a lump-sum loan with a fixed rate and predictable monthly payments for up to 30 years, or as a revolving line of credit (HELOC) that lets you access funds as needed with flexible payment options and interest-only payments during the draw period.

This spring, explore your options and see how the right mortgage can help you move forward with confidence.



Courtesy Pay Protects You

Now More Affordable



Great news! Using Courtesy Pay just got more affordable. To help members save money and provide more value, we lowered the fee from \$30.00 to \$14.00 per occurrence. Courtesy Pay can provide extra protection during times when there are not enough funds in your Checking Account to cover a transaction. If you currently have an E-Central Checking Account, you may already have Courtesy Pay to protect some of your transactions, but not all.

What's Covered

We do authorize and pay overdrafts through our Courtesy Pay Program for written paper checks and other transactions using your checking account number, and recurring automatic bill payments.

Opt Into Courtesy Pay and Enjoy These Benefits

For maximum protection, enhance your Courtesy Pay to have your ATM and everyday Debit Card transactions covered. Without your approval, we will not authorize and pay overdrafts for those transactions, which means the transactions will be declined if you do not have enough funds in your account.

Under our Courtesy Pay service:

- We will NOT charge you a fee to cover transactions of \$5.00 or less
- We will charge you a Courtesy Pay fee of \$14 each time we pay an overdraft for a transaction greater than \$5.00
- We limit overdraft fees to a maximum of four (4) fees per day

To learn more, visit ecentralcu.org or call us at 626.799.6000



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#: 402604).