



Unlock the Power of Your Home's Equity

Earn Up to \$800 with a HELOC from E-Central!

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.

Why Choose an E-Central HELOC?

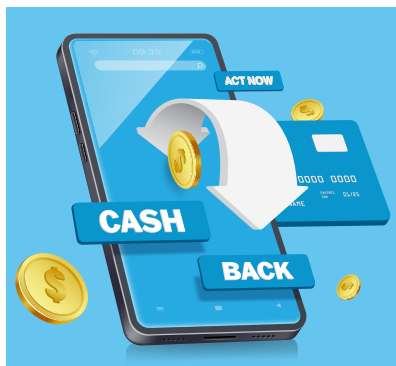
For a limited time, get huge savings with up to \$800 cash back*! Take an initial draw on your loan and earn \$800 for draws of \$150,000 or more, \$400 for draws between \$100,000 and \$149,999, and \$200 for draws between \$50,000 and \$99,999. This special offer ends June 30, 2025. You'll also enjoy:

- **Low Introductory Rate** – Save with a competitive introductory rate of 5.50% APR**.
- **Interest-Only Payment Option** – Make interest-only payments during the draw period, giving you more financial flexibility.



*HELOC cash back special offer begins April 1, 2025 and ends June 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.

**APR = Annual Percentage Yield. All loan rates, terms and conditions subject to change. Must be a Member in good standing and meet underwriting guidelines. Other restrictions may apply. The introductory interest rate for the HELOC will be fixed at 5.50% during the three-month introductory period. After the three-month introductory period: based on approved credit the Home Equity Line of Credit rate is variable monthly and is based on prime plus a margin of 1.00% minus relationship reward discounts. Interest-only minimum payment during the draw period. Upon term-out, monthly payment will be principal and interest monthly based on 15-year amortization schedule. The borrower is responsible for all third-party fees, including title policy, flood and tax service, appraiser fee, and recording fees.



Make Every Day More Rewarding

Earn 3% Cash Back on Gas and Grocery Purchases

We're keeping the savings going and continuing our 3% Cash Back Gas and Grocery Promotion. From April 1, 2025 to June 30, 2025 earn 3% cash back (3 points per dollar spent) on gas and grocery purchases with your E-Central Platinum Rewards Visa®. Plus, enjoy 1.5% cash back (1.5 points per dollar spent) on all other purchases.

With our uChoose Rewards® Program, you decide how to use your points—redeem them for cash back, travel, gift cards, merchandise, or special events. Take advantage of this rewarding offer while it lasts!

Save With a Low Rate

With rates as low as 13.49% APR†, you'll save more with our Platinum Rewards Visa®. Couple this with our uChoose Rewards® program and no fees for balance transfers, and you'll reap one of the many benefits of being an E-Central Member.

†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 April 1, 2025 to June 30, 2025 on purchases for groceries and gas. Qualified merchant codes (MCC) for gas and groceries are: 5300, 5411, 5499, 5541, and 5542.

E-Bytes

Zelle® New Limits!

We've increased our Zelle limits. Daily transfer limits have been raised to \$2,000, while 30-day limits have been raised to \$5,000.

Zelle offers two types of transfers – instant and standard. Instant transfers usually arrive within minutes, and standard transfers can take 1-3 days.

	Instant Transfers
Daily Limit	\$2,000
30-Day Limit	\$5,000

	Standard Transfers
Daily Limit	\$2,000
30-Day Limit	\$5,000

When you have reached your instant transfer daily limit, subsequent transactions will be processed as standard.

Holidays



Memorial Day
Monday, May 26, 2025

Independence Day
Friday, July 4, 2025

Contact Us

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Pasadena, CA 91105

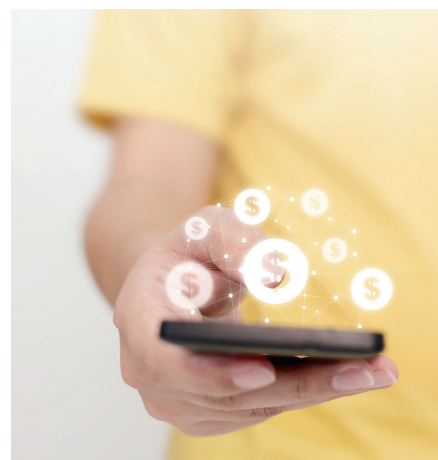
Phone: 626.799.6000
Teller-Phone: 626.799.6222
Fax: 626.799.6950
info@ecentralcu.org
ecentralcu.org



Pay It Safe with Zelle®! Tips To Know Before Using Zelle

Zelle is a convenient way to send money and request money from friends, family and others you trust. But it's important to pay it safe! Below are some tips we recommend taking into practice when using Zelle.

- **Treat Zelle like cash:** With Zelle, money moves directly into the enrolled recipient's bank account within minutes. Once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled.
- **Send Money Only to People You Trust:** Zelle transactions are instant and cannot be reversed, so always double-check that you're sending money to the correct person. Avoid sending funds to strangers or businesses you're unfamiliar with.
- **Verify Recipient Information:** Before hitting send, double-check the email address or phone number linked to the recipient's Zelle account. A simple typo could send your money to the wrong person and retrieving it may not be possible.
- **Be Cautious of Scams:** If a deal seems too good to be true, it probably is. Scammers often pose as sellers or impersonate trusted contacts. Never send money for goods or services unless you're certain of the recipient's legitimacy. Unlike a credit card, Zelle does not offer purchase protection.
- **Enable Security Features:** Protect yourself by using strong passwords, two-factor authentication, and device security measures.



Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.

Pet Insurance Now Included with Everything Premium Checking Save Money Protecting Your Furry Friends

We're enhancing our Everything Premium Checking benefits to bring you even more value — introducing discounted pet insurance beginning May 1, 2025! Through BaZing's Carefree Pet Plus Insurance, you'll enjoy preferred pricing on pet coverage, plus a variety of additional perks to keep your furry friends happy and healthy. These new benefits include:

- **24/7 Virtual Pet Support** for expert advice anytime
- **ID Tags linked to Pet Cloud** to store essential pet details
- **Discounts on pet medications** with Carefree PetRx
- **Warranty protection** for pet-related home damage
- **And more savings** to support your pet's well-being!

Enjoy peace of mind knowing your pet is covered—just another way Everything Premium Checking works for you!



Save Up to Hundreds of Dollars a Year with Everything Premium Checking

Our Everything Premium Checking accounts can save members up to hundreds of dollars a year. These savings may be realized in combination of Roadside Assistance, Identity Protection and Monitoring, Cell Phone protection, and more that are also included with Everything Premium Checking.



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).