



Earn Up to 5% Cash Back This Holiday Season

With an E-Central Platinum Rewards Visa®

'Tis the season to be rewarded! From October 1 to December 31, 2025, you'll earn more every time you spend with the E-Central Platinum Rewards Visa®. Whether you're doing holiday shopping, booking trips, or tackling weekly errands, you'll rack up rewards all season long. Earn 5% cash back on dining and travel, 2% cash back on gas and groceries, and 1.5% cash back on all other purchases.

Wherever the season takes you! Holiday dinners, weekly shopping, or trips, you'll enjoy bigger rewards that add up fast.

Redeem Rewards Your Way

You will earn 5 points per dollar spent on dining and travel, 2 points per dollar spent on gas and groceries, and 1.5 points per dollar spent on everything else. With uChoose Rewards®, you can decide how to use your points:

- **Cash Back** – Redeem for direct cash rewards.
- **Travel** – Flights, hotels, cruises, and more.
- **Gift Cards** – Choose from popular brands.
- **Merchandise & Events** – Redeem points and use at major merchants as well as for concerts/events.
- **Pay with Points (coming soon)** – Redeem points at the gas pump.

5%	Cash Back for dining & travel
2%	Cash Back for gas & groceries
1.5%	Cash Back for all other purchases

To learn more or to apply, contact us today.

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 October 1, 2025 to December 31, 2025 on purchases for airlines, travel, dining, lodging, groceries, and gas. Qualified merchant codes (MCC) for dining are: 3000-3300, 3501-3833, 4011, 4111, 4112, 4119, 4121, 4131, 4214, 4215, 4225, 4411, 4457, 4468, 4511, 4582, 4722, 4723, 4784, 4789, 5812-5814, and 7011. Qualified merchant codes (MCC) for gas and groceries are: 5300, 5411, 5499, 5541, and 5542.

Open an E-Central Platinum Rewards Visa®

Earn 7,500 Bonus Points



When you open a new **E-Central Platinum Rewards Visa®**, you can earn up to 7,500 bonus points by spending a minimum of **\$750 within the first 75 days** of account opening.

With our credit card rates as low as **13.49% APR***, our Platinum Rewards Visa® makes it easy and affordable to carry the card that gives you more.

Apply today! This holiday cash back offer ends December 31, 2025!

*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..

E-Bytes

Pay with Points Coming Soon

Use Your uChoose
Rewards Points at ARCO



Starting this Fall, E-Central Members will have a new way to save. Redeem your points at participating gas stations with the Pay with Points feature when you use your credit card.

Stay tuned! This feature is rolling out soon, and we'll share more updates.



Holidays

Veterans Day

Tuesday, November 11, 2025

Thanksgiving Day

Thursday, November 27, 2025

Christmas Day

Thursday, December 25, 2025

New Year's Day

Thursday, January 1, 2026

Contact Us

Corporate Office

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Cybersecurity Challenge

Learn. Protect. Win Cash.

Cybercrime and banking fraud are on the rise, but staying safe doesn't have to feel overwhelming. That's why we're launching 3 Weeks of Cybersecurity—an interactive program designed to help you strengthen your defenses while keeping it engaging and rewarding.

For three weeks in November, you'll receive a weekly email that includes a short video on a key cybersecurity topic, followed by a 3-question quiz. Each time you complete a quiz, you'll be entered into the grand prize drawings—and the more quizzes you complete, the more entries you'll earn!

Grand Prize Tiers

- 1st Place: \$100 • 2nd Place: \$50 • 3rd Place: \$25

Every quiz you complete gives you another chance to win, so stay engaged each week to maximize your entries!

November Schedule

Week 1: November 4

Topic: Mobile Attacks

Learn what vulnerabilities to watch for when using your phone such as smishing attacks and how to protect your information.

Week 2: November 11

Topic: Phishing Attacks

Discover how to spot suspicious links, fake senders, and harmful attachments before you click.

Week 3: November 18

Topic: The Importance of Passwords

Learn how to build strong passwords and use a password manager when creating online accounts.



Stay Informed. Stay Secure. Stay Rewarded.

Be part of the Cybersecurity Challenge and make online safety second nature. Each week, you'll receive a short video on a featured topic, 3 quick questions in the quiz, and an entry into the prize drawings.

THERE ARE NO ENTRY FEES. NO PURCHASE IS NECESSARY TO WIN. Must be 18 years of age or older to enter. The drawing starts November 4, 2025 and ends November 30, 2025. Participants will receive one entry per completed quiz during the challenge period. Three winners will be selected through a random drawing. You may only win once during the duration of the drawing period. Total number of possible winners is 3. Odds of winning depend upon the number of eligible entries received. Alternate Means of Entry: Send a 3" x 5" card with your name and daytime phone number to: E-Central Credit Union, Marketing Department, 990 S. Fair Oaks Ave., Pasadena, CA 91105. Be sure to write "Cybersecurity Challenge Drawing." Only one alternate entry per person. Entries must be received by November 30, 2025. No copies or faxes accepted. Winner need not be present to win. E-Central Credit Union assumes no responsibility for lost, mutilated, or misdirected entries. To learn who won, send a self-addressed stamped envelope to the address above. Void where prohibited. Prize is non-transferable. E-Central employees, volunteers, and their family members are not eligible for entry into the drawing.

Go Paperless with E-Statements

Get a \$5 Reward!

Looking for an easy way to cut down on paper clutter, and protect your personal information at the same time? Make the switch to secure, convenient E-Statements and enjoy a \$5 reward when you enroll by **December 31, 2025**.

A Small Step with Big Benefits

Not only will you help reduce paper waste, you'll also earn five dollars just for going green. That's enough to cover a coffee treat, a quick snack, or even a little extra fuel in your tank. E-Statements pair perfectly with our E-Banking and Mobile Banking services, giving you instant access to your account information anytime, anywhere.

Get Started Today

Just log into E-Banking, choose your account, and click on the online statement link to enroll. Sign up by **December 31, 2025**.



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).