



Make Your Holiday Spending More Rewarding

Earn Up to 5% Cash Back with an E-Central Platinum Rewards Visa®

This holiday season, make your spending work a little harder for you with an E-Central Platinum Rewards Visa®. From October 1 to December 31, 2026, you'll earn more every time you spend with the E-Central Platinum Rewards Visa®. Earn 5% cash back on dining and travel, 2% cash back on gas and groceries, and 1.5% cash back on all other purchases.

Rewards That Fit Your Lifestyle

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** – Put your rewards toward everyday expenses.
- **Gas** – Redeem your points at the pump.
- **Travel** – Use points toward flights, hotels, cruises, and more.
- **Gift Cards** – Choose from a variety of popular brands.
- **Merchandise & Events** – Shop for merchandise or redeem points for concerts, sporting events, theater, and more.

The more you use your E-Central Platinum Rewards Visa®, the more opportunities you have to earn. To learn more or apply for an E-Central Platinum Rewards Visa®, contact us today!

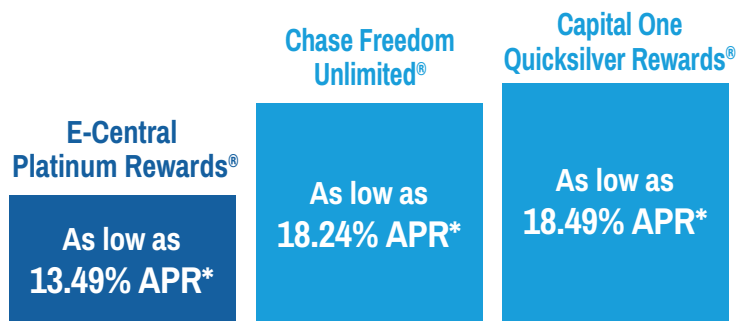
All loan rates, terms and conditions subject to change. uChoose Rewards® is a registered trademark of Fiserv Inc. Limited time only promotion is from October 1, 2026 to December 31, 2026 on purchases for airlines, travel, dining, lodging, groceries, and gas. Qualified merchant codes (MCC) for dining 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.

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

Low Rate and Cash Back Rewards

Yes, You Can Get Both When It Comes to Our Credit Card!

When it comes to an affordable credit card that provides outstanding value, our low-rate and rewards combination is one of the best. Here's how we compare to other similar credit cards offering 1.5% Cash Back.



When you take into consideration, we don't charge an annual fee or balance transfer fee, and our late fee is just \$10. Our Platinum Rewards credit card rises to the top. To learn more or to apply, contact us at 626.799.6000 or apply online.



*APR=Annual Percentage Rate. All loan rates, terms and conditions subject to change. Competitive rate analysis is based on the respective provider's website as of September 30, 2026. Rate information from other financial institutions is deemed accurate but is not guaranteed. Compared products may not be identical as to operation or requirements.

E-Bytes

October is Cybersecurity Month

This month, we're sharing simple tips to help you stay safe and protect your personal information online. We'll soon launch new videos and resources to help you stay protected.

And Remember That

- We will NEVER call or text you to request an online username, password, or any one-time codes needed to access E-Banking, Mobile Banking, Zelle®, or other digital services.
- We will NEVER call or text you asking for your account number, debit card number, credit card number, PINs, or social security number.
- We will NEVER call or text you to ask for your information unsolicited. For example, if you applied for a loan, you might receive a call from a loan officer.
- We will NEVER ask you to transfer funds via Zelle®.



Holidays

Veterans Day
Wednesday, November 11, 2026

Thanksgiving Day
Thursday, November 26, 2026

Christmas Day
Friday, December 25, 2026

New Year's Day
Friday, January 1, 2027

Contact Us

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Teller-Phone: 626.799.6222
Fax: 626.799.6950
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ecentralcu.org



Moving Money with Ease

4 Ways to Move Your Money and Pay People

At E-Central, you can Expect More when it comes to accessing and moving your money. Whether you're moving funds between your accounts, sending money to family or friends, or transferring funds from another financial institution, you can easily manage and move your money through our suite of digital services.

1 Connect Your Other Bank Accounts

Have money at another financial institution? External Transfers allow you to transfer funds and make loan payments between E-Central and other financial institutions. To have your funds transferred by the next business day, the daily limit is \$2,000 with a monthly limit of \$5,000. For standard delivery (3 days), the daily limit is \$5,000 with a monthly limit of \$10,000.

2 Send Money with Zelle®

Need to pay a friend, or send money to someone you know and trust? With Zelle®, you can send and receive money directly through E-Central. Zelle offers two types of transfers – instant and standard. Instant transfers usually arrive within minutes, while standard transfers can take 1-3 days. When you have reached your instant transfer daily limit, subsequent transactions will be processed as standard.

	Instant Transfers	Standard Transfers
Speed	Within minutes	1-3 days
Daily Limit	\$2,000	\$2,000
30-Day Limit	\$5,000	\$5,000

3 Transfer Between Your Accounts

Need to move money from savings to checking or to pay a loan? You can easily transfer funds between your E-Central accounts either as a one-time transfer or by scheduling an automated transfer.

4 Pay Bills Online

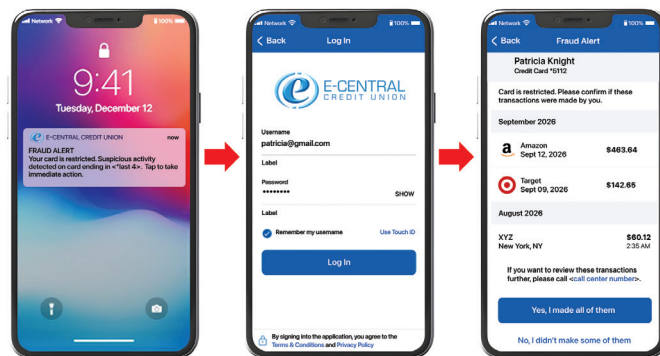
Take the hassle out of managing monthly payments with Bill Pay. Schedule payments to merchants and service providers, helping you keep your bills organized and your payments on track.

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.

New Two-Way Fraud Alerts On the Go Alerts from Your Phone

We're making it easier to respond to suspicious card activity. Through Card Controls in E-Central's Mobile Banking app, you can now receive two-way fraud alerts when potentially suspicious activity is detected on your debit or credit card.

- Recognize the transaction? Confirm it's legitimate and your card can remain open for use.
- Don't recognize it? Report the transaction as fraud, and your card will remain restricted to help protect you.



The key? Make sure your cards are loaded into Card Controls and that you allow notifications.

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).