

Learn More. Live More.®

# \$mart(er) Checking

**Enjoy Free Checking  
+ Earn 6.10% APY!\***

- No minimum opening deposit
- FREE Mobile App with Zelle® and Real-Time Mobile Deposit Capture
- Surcharge-Free access to over 67,000 ATM's nationwide

**\$mart Checking is smarter banking.**

\*APY= Annual Percentage Yield. APY is accurate as of 3/1/24 and subject to change. If minimum qualification requirements are met during monthly qualification cycle, and maintain at least \$1,000 daily balance, 6.10% APY will apply to balances \$50,000.00 and below and 0.10% APY will apply to balances of \$50,000.01 or more. Fees may reduce earnings on the account. If all minimum qualification requirements are met except you do not maintain a minimum \$1,000 daily balance during monthly qualification cycle, 6.00% APY will apply to your entire balance. If you do not meet minimum qualification requirements but maintain a minimum \$1,000 average daily balance during the monthly qualification cycle, 0.10% APY will apply to the entire balance. Other restrictions may apply. See our [deposit rates](#) for all current account rates.



**LEARN MORE!**

[EducationCU.com/smarter-checking](https://EducationCU.com/smarter-checking)



## Unlock Your Next Adventure

**Great auto, boat, motorcycle, and RV deals await!  
Plus, you can enjoy no payment for 90 days!\***

- New & Used Car, Truck, and Van Loans
- New & Used Motorcycles
- New & Used Boats and RV's

**LEARN MORE!**

[EducationCU.com/next-adventure](https://EducationCU.com/next-adventure)



\*No payments for 90-days. A,B,C credit only. Interest will continue to accrue. Loans are subject to credit approval. Some restrictions may apply. Rates may vary depending on credit score. Contact an Education Credit Union associate for complete details.

# Open a Smart Start Savings Account for the Savvy Students in Your Life!

**Plus, students earn bonuses for good grades as well as on their birthdays!**



[EducationCU.com/smartstart](https://EducationCU.com/smartstart)

**LEARN MORE!**



- Grades K-5 can receive \$15 at the end of each semester if they make A's & B's for the semester average.\*
- Grades 6-12 can receive \$30 at the end of each semester if they make A's & B's for the semester average.\*
- \$5 will be deposited into Smart Start Savings account at the beginning of your birthday month!

**\*Reminder: Deadline to submit Spring semester grades is June 30th!**

## Loans to Help You Go Further

Use the equity in your home on your next project!

Our home equity loans are here to help you:

- Remodel your home
- Send someone to school
- Take a trip



**LEARN MORE!**

[EducationCU.com/go-further](https://EducationCU.com/go-further)

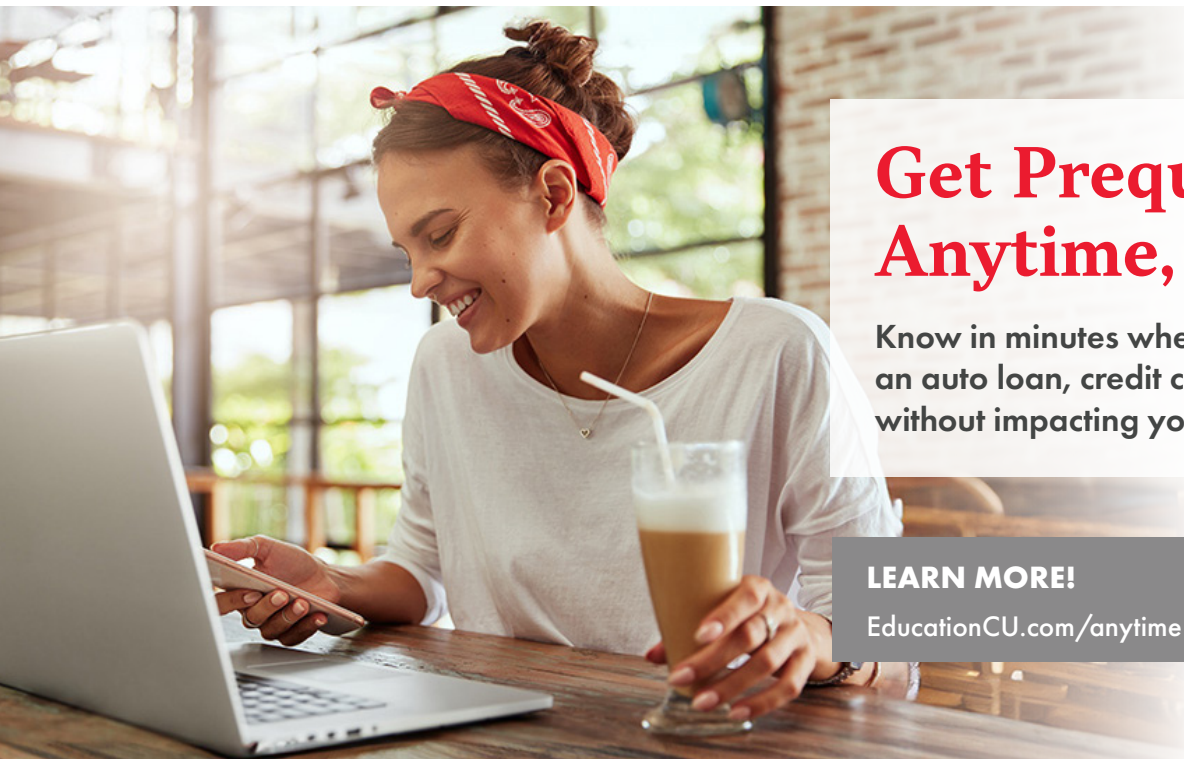


## Get Prequalified Anytime, Anywhere

Know in minutes whether you prequalify for an auto loan, credit card, or personal loan without impacting your credit!

**LEARN MORE!**

[EducationCU.com/anytime-anywhere](https://EducationCU.com/anytime-anywhere)



# Apply Now for Our Student Scholarships!



Graduating seniors can apply for a membership scholarship provided by the ECU Foundation.

Four applicants will receive \$1,000 each semester for four semesters as long as they maintain the minimum eligibility requirements.

- Applicants must be a member of ECU at least one full year prior to application.
- Applicants must plan to enroll on a full-time basis (12 credit hours).
- Applicants must have a minimum 3.0 GPA.



Application Deadline is April 1, 2024.

[ecu-foundation.org/ecu-member-scholarships](http://ecu-foundation.org/ecu-member-scholarships)

Support our Student Scholarships by giving to the ECU Foundation.

[ecu-foundation.org/give-now](http://ecu-foundation.org/give-now)



## ECU Foundation Supports Local Educators and Students



ECUF has given \$85,043 to fine arts programs.

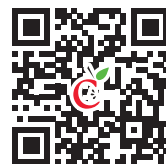


ECUF has given \$131,465 to STEM programs.



ECUF has given \$151,467 to literacy programs.

Be sure to follow us for the latest updates on how we're working to support our local communities!



To learn more about the ways our Foundation supports education, please visit our website, [ECU-foundation.org](http://ECU-foundation.org)

Learn More. Live More.®

4400 West Interstate 40, Amarillo, TX 79106-5940  
EducationCU.com



After an incredible 40-year journey of dedication and service, Tina, President of the H&H Market, is embarking on her well-deserved retirement. Congratulations on an extraordinary career!

**Congratulations on your Retirement, Tina!**

## NEWS YOU CAN USE

### Important Dates:

**Shred Week April 22-26!**

### Branch Closures:

Memorial Day: Saturday, May 25th through Monday, May 27th  
Juneteenth: Wednesday, June 19th  
Independence Day: Thursday, July 4th

#### ALL LOCATIONS:

##### LOBBY HOURS

Mon/Tue/Thu/Fri: 9:00am – 5:30pm  
Wed: 10:00am – 5:30pm

##### DRIVE-UP HOURS

Mon-Fri: 8:00am – 6:00pm  
Sat: 9:00am – 12:00pm

##### AMTECH HOURS

Mon-Fri: 8:00am – 5:00pm

##### BUSHLAND HOURS

Mon-Fri: 9:00am – 5:30pm

##### STINNETT & BORGER HOURS

LOBBY: Mon-Fri: 9:00am – 5:00pm  
DRIVE-UP: Mon-Fri: 8:00am – 5:30pm

##### CALL CENTER HOURS

Mon-Sun: 24 hours  
Closed -Thanksgiving & Christmas Day

#### PHONE:

**TELEPHONE** (ALL ECU BRANCHES)  
Main: 806-358-7777 • 800-687-8144

##### TOUCHTONE TELLER

806-358-2776 • 866-415-0164

#### LOCATIONS:

##### 45TH BRANCH

3615 SW 45th Ave., Amarillo, TX 79109

##### AMTECH BRANCH

3601 Plains Blvd., Amarillo, TX 79102

##### BORGER BRANCH

500 W. Grand Street, Borger, TX 79007

##### BUFF \$MART BRANCH

2100 4th Ave., Canyon, TX 79015

##### BUSHLAND BRANCH

1801 S. FM 2381, Amarillo, TX 79124

##### CANYON BRANCH

1900 FM 2590 Canyon, TX 79015

##### HILLSIDE BRANCH

6201 Hillside, Amarillo, TX 79109

##### I-40 BRANCH

4400 West I-40, Amarillo, TX 79106

##### PLUM CREEK BRANCH

5500 Plum Creek Dr., Amarillo, TX 79124

##### STINNETT BRANCH

102 N. Main St., Stinnett, TX 79083



### CHECK OUT OUR PODCAST!

**the Core**  
Planting the seeds to financial success



Join your host and Financial Educator, Colten Hibbs, as he visits with various ECU team members to discuss crucial topics like building credit, navigating retirement planning, and honing effective retirement strategies. Whether you're a seasoned investor or just starting your financial journey, The Core has valuable insights for everyone. Tune in to empower yourself with the knowledge and skills needed to navigate the complex world of finance. It's time to take control of your financial journey, one episode

