

Learn More. Live More.®

Our Badger Smart Branch on the Amarillo College Campus is Now Open!

Our new branch is staffed with friendly, knowledgeable faces who are ready to assist you with deposits, loans, and more. Stop by and see us!

Lobby Hours

Mon/Tue/Thur/Fri:

9:00 AM – 5:30 PM

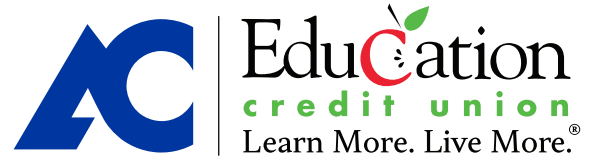
Wed: 10:00 AM – 5:30 PM

Drive-up Hours

Mon-Fri: 8:00 AM – 6:00 PM

Sat: 9:00 AM – 12:00 PM

512 SW 22nd Avenue
Amarillo TX 79109



LEARN MORE!

EducationCU.com/stores/ecu-badger-smart-branch/

DEVELOP YOUR GAMEPLAN

No matter the goal, our financial coaches can help you achieve it

As a member, you and your family have access to our free financial coaching services. Plus, our coaches are certified through the Credit Union National Association.

Our coaches can assist with:

- Creating a healthy emergency savings
- Repairing or rebuilding credit
- Finalizing plans for retirement
- And more!

Let's get there together.

Schedule an appointment with one of our 25 certified financial coaches and discuss all things related to your finances.



LEARN MORE!

EducationCU.com/certified-financial-coaches

Settle Down Y'all!



LEARN MORE!

EducationCU.com/start-your-own

A place to start your own traditions

Whether you're looking for a new home or refinancing for your current mortgage, our Mortgage Originators can assist you in finding a loan that fits your individual needs and financial circumstances.

ECU Home Loan options and benefits include:

- Competitive rates and closing costs
- Local approval
- Fixed rate
- Terms up to 30 years
- Low down payment options for first-time homebuyers
- Conforming and non-conforming loans

Add Joy To The Season!

Boost your holiday budget with our Holiday Loan and Skip-a-Payment options

Holiday Loans for added holiday cheer!

Rates as low as 8.5% APR* with terms up to 12 months.

Skip-a-Payment options to stress less this year!

Take a payment holiday this season! Go to EducationCU.com, click on the "Borrow" menu and select Skip-A-Pay, ** then complete the quick and easy application.

*With approved credit. Rate based on creditworthiness. Offer good 10/1/24 through 12/31/24. Sample payment per \$1,000 borrowed for 12 months at 8.5% APY=\$87.22. Rate subject to change without notice. Maximum term on this loan is 12 months.

**Subject to ECU underwriting approval. Loan(s) must be current and in good standing. Interest will continue to accrue and skipping payment will extend the loan term.



LEARN MORE!

EducationCU.com/add-joy



WELCOME SENIOR TEAM MEMBERS!



Michelle Wilson
Senior Vice President
of Human Resources

Michelle Wilson joins ECU with an impressive background in education and human resources, bringing twenty-eight years of invaluable experience in the public school system and higher education. Her career spans various roles, including teacher, counselor, assistant principal, and central office administrator.



Ty Cox
Chief Financial Officer

Ty Cox brings to ECU a wealth of financial expertise, with over twenty-four years of experience in banking. His diverse career includes roles such as teller, credit analyst, Bank Secrecy Act officer, compliance officer, and commercial lender. Cox served as CFO of another local financial institution for ten years before joining ECU.

ENJOY FREE CHECKING + OUR BONUS RATE*

\$mart Checking is perfect for members looking for a checking account with no monthly fee. Plus, \$mart Checking holders can qualify for a bonus rate, too!

- No minimum opening deposit
- Access to over 67,000 surcharge-free ATMs nationwide
- Free instant issue VISA debit card

LEARN MORE!

EducationCU.com/smart-checking-plus-bonus



*APY = Annual Percentage Yield. APY is accurate as of 10/1/24 and subject to change. If minimum qualification requirements are met during the monthly qualification cycle, and maintain at least \$1,000 daily balance, 5.10% 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 the monthly qualification cycle, 5.00% 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 \$mart Checking rates.

The Panhandle Gives

Save The Dates:

November 25 - December 3, 2024

ECU Foundation is excited to be a participating non-profit in this year's The Panhandle Gives campaign. It is a special opportunity to connect to our Panhandle community by supporting causes we truly believe in and help ECU Foundation positively impact our neighbors!



Give More



100% of the funds you donate to ECU Foundation will go to the Pocket Change Grant program, benefiting teachers and students throughout the Texas Panhandle.

You can help our Foundation meet its goals this year by planning to give November 25 - December 3.

LEARN MORE!

myecu.info/ThePanhandleGives



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



Give The Gift Of Membership This Season!

**Open a Smart Start Savings Youth Account
for the savvy students in your life!**

Reminder: Smart Start Savings accounts have until
January 31 to submit their 1st semester grades.

NEWS YOU CAN USE

Branch Holiday Closures:

Columbus Day | Saturday, October 12 - Monday, October 14
Veterans Day | Saturday, November 9 - Monday, November 11
Thanksgiving | Thursday, November 28 and Saturday, November 30

Christmas | Tuesday Dec. 24 closing at Noon - Wednesday, Dec. 25
New Years | Tuesday, Dec. 31 closing at Noon - Wednesday, Jan. 1, 2025

LOCATION HOURS:

LOBBY HOURS

Mon/Tue/Thu/Fri: 9:00 AM – 5:30 PM
Wed: 10:00 AM – 5:30 PM

DRIVE-UP HOURS

Mon-Fri: 8:00 AM – 6:00 PM
Sat: 9:00 AM – 12:00 PM

AMTECH HOURS

Mon-Fri: 8:00 AM – 5:00 PM
Summer Hours: 8:00 AM – 4:00 PM

BUSHLAND HOURS

Mon-Fri: 9:00 AM – 5:30 PM

STINNETT & BORGER HOURS

LOBBY: Mon-Fri: 9:00 AM – 5:00 PM
DRIVE-UP: Mon-Fri: 8:00 AM – 5:30 PM

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

BADGER \$MART BRANCH

512 SW 22nd Ave, Amarillo, TX 79109

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



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Season 2 Guests & Topics:

Cathy Wilson | Certified Financial Planner at C.S. Wilson & Associates
Benefits of a Financial Planner

Katy Barria | Teacher at Palo Duro High School
Budgeting for Back-to-School Expenses

Alissa Coffman | Assistant Branch Manager at I-40
Ways to Improve your Credit Score

Kelly Steelman | Director of Financial Aid at Amarillo College | *Financial Tips for Recent College Graduates*

Bryce Wiginton | ECU Buff Smart Intern | *Having Fun on a Budget*

Meghan Williams | Program Coordinator of ECU Buff Smart Program at West Texas A&M University | *Navigating the Costs of College*

**Season 2 is now live on Spotify, Apple Podcasts,
Amazon Music, and YouTube.**