



Educator

Fall 2011

Home Equity Line of Credit

A great way to finance expenses or spruce up your home!

You can use the money for what ever you want!



10/1/11 - 12/30/11



Borrow up to 90% of your home's equity!*

No closing costs or prepayment penalties!

Rates as low as 4.40% APR*

PLUS get the chance to "Pick an Apple" off our Apple Tree full of Prizes!



www.educationalccu.org

Ph: 866-439-3228



Federally Insured by NCUA.

Main Office

1221 East Grand
Springfield, MO 65804
417-831-0534
866-439-3228
Fax: 417-831-2719
www.educationalccu.org

Lobby Hours

Monday - Friday
8:45 a.m. to 5:15 p.m.

Wednesday
10:00 a.m. to 5:15 p.m.

Drive Up Hours

Monday - Thursday
7:30 a.m. to 6:00 p.m.

Friday
7:30 a.m. to 7:00 p.m.

Branson Branch

1440 State Hwy 248 • Ste A
Branson, MO 65616
417-339-3954
Fax: 417-339-3956

Hours

Monday - Friday
10:00 a.m. to 5:30 p.m.

Internet Banking

Transactions will be posted immediately.

PATT Line

(24-hour teller)
417-831-2358
866-439-3220

PATT transactions will be posted immediately.



EQUAL HOUSING OPPORTUNITY

Your savings Federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

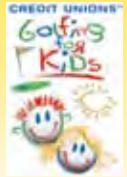
*APR=Annual Percentage Rate. Restrictions apply. Not all applicants will qualify for the promotional offer. Subject to credit approval. Promotion valid 10/1/2011 to 12/30/2011 and applies to applications received on or after 10/1/2011. Existing ECCU loans are not eligible. Rate, Term, and Offer subject to change or cancellation at any time without notice. Consult your tax advisor for deductibility of interest.

Take a Look at Our Bulletin Board

Fun, Friends, and Golfing for a great cause!



Ozarks Credit Unions raised \$31,969.69 at the 15th Annual Golfing for Kids Golf Tournament, held on September 9, 2011. Golfers, volunteers, and credit union staff attended this year's event to benefit Children's Miracle Network Hospitals (CMNH). Thank you to everyone who helped in this effort through donations, sponsorships, and continued support each year. Participation in this tournament over the last fifteen years has helped raise over \$550,000 for the Ozarks CMNH!



Wanted: Seeking Volunteer Member/Owners to help us help our members!

Are you an ECCU member who would like to make a difference in your credit union and community? Being a credit union volunteer is a great way to do that! All you have to do is apply and join the election process. We will have openings on the Board of Directors and the Supervisory Committee. Whether you are 18 or 118 years old, ECCU wants you to have your voice heard!

If you have an interest in serving as an ECCU volunteer, please request an application form by contacting us at 831-0534, ext. 238. Nominations should be submitted for consideration no later than 5:00 pm on January 31, 2012.



ECCU Celebrates International Credit Union Day!

On October 20, credit union members from around the world celebrated International Credit Union Day. This year's ICU theme was "Credit Unions Build A Better World!" ECCU celebrated ICU day by providing members with free boxed lunches, t-shirts, and a chance to win \$50. Plus members joined in shredding over 2000 pounds of personal documents at our 2011 Shred Fest. That's over one ton of personal information that is now safely destroyed!



Kirby Kangaroo Halloween Party at Skateland!



Kirby Kangaroo celebrated Halloween at Skateland this year. There was a costume contest, games, prizes, food, and tons of fun. Thank you to all the Kirby members that attended. We had a "Rollin" good time!

FREE GIFT CARDS! The Perfect Gift Every Time.



ECCU Visa Gift cards are the perfect gift for the upcoming holiday season. From now until the end of December, ECCU is waiving all purchase fees on gift cards. These are the perfect stocking stuffers for the "hard-to-shop-for" person on your list. It's the perfect size and shape every time. Stock up now with our new holiday cards and avoid the Christmas Rush!

Another Reason to Love the Holidays: Defer-a-Payment!

Why not love the Holidays even more with Educational Community Credit Union's Holiday Defer-a-Payment program. You can skip one loan payment each year!* With no hidden fees or surprise charges, ECCU lets you enjoy what matters the most this season - friends and family!



To participate, just fill out the request form provided and return it to the credit union for immediate processing. Please allow 48 hours to process.

Defer-a-Payment Request Form

By signing this form you are authorizing Educational Community Credit Union to defer your **November or December 2011** loan payment which will extend your payoff period by one (1) month. You understand that this deferral is not available for a first loan payment. In order to receive a deferral, you must not be in default over 15 days on any account(s) at Educational Community Credit Union.* Finance charges will continue to accrue during the deferment period.

Loan account number and suffix that you want to defer: _____ **Please specify which month to defer:**

_____ November December
 _____ November December

(Attach additional sheet if needed.)

By selecting the ECCU Defer-a-Payment, you hereby agree to all terms and conditions set forth in the credit terms or the request can be denied, or other payment options need to be selected.

Borrower _____ Date _____
 Signature _____

Co-borrower _____ Date _____
 Signature (if joint loan, both signatures are required) _____

Fax or return no later than 10 days prior to your loan payment due date.

- I would like to be contacted upon approval via e-mail.
 E-mail address _____
- I would like to be contacted by mail upon approval.

*You must be a member in good standing, with loans that have not been 30 days or more delinquent in the past year. Not applicable on new loans, and real estate loans (Mortgage, Home Equity, and Mobile Home Loans). Finance charges will continue to accrue during the deferment period. A maximum of 3 deferrals per the life of a loan is permitted.

Attention all 2012 High School Graduates, ECCU wants to make learning easier!

ECCU will be awarding two (2) \$1000 Scholarships to area high school seniors!

To qualify, the applicant must be a member of ECCU, at least a senior in high school and plan to participate in post-secondary studies. Deadline is February 29, 2012! Pick up an application at any ECCU location or online. Questions? Contact Stacy at 417-831-0534.



Congratulations to our Quarterly Club Winners!

Caelon Waddell, Talvin Southern, Zachary Morgan,
 Nicholas Calamari, Linda Tankersley and George Duey.

Prizes included gift cards and savings deposits. Wondering how you can win?
 Don't worry, you are automatically entered to win!

Current Loan Rates

New Cars
 Rates as low as
 4.90% APR*

Used Cars
 Rates as low as
 4.90% APR*

**Share/Certificate
 Secured Loan**
 Variable rate of 3.00%
 above earning rate

Home Equity Loan
 Rates as low as 4.40% APR

Real Estate Loan
 Call the credit union

VISA Credit Card
 Rates as low as 9.40% APR*

**OOPS/Line-Of-Credit
 Signature Loan**
 Rates as low as 9.25% APR*

*Ask about our
 Preferred Member Discount
 where you could be eligible to
 receive up to 1/2% off your
 auto loan. Also ask about
 our Match or Beat Policy.*

**Rates may vary depending
 on loan term, or credit
 performance.*

Current CD Rates

6 Month 0.60% APY
 12 Month 0.85% APY
 24 Month 1.25% APY
 36 Month 1.50% APY

Six and twelve Month CDs
 minimum to open is \$1000.
 24 and 36 Month CDs
 minimum to open is \$500.

*All rates are subject to
 change without notice.
 Check your statement for
 the information on dividends
 paid or call our office.*





1221 East Grand
Springfield, MO 65804

PRSR STD
U.S. POSTAGE
PAID
PERMIT #801
SPRINGFIELD, MO

OFFICES CLOSED

- November 24: Thanksgiving Holiday
- November 25: Closed all day
- December 26: Christmas Holiday
- January 2: New Years Holiday

Upcoming Events

- November 17: Salvation Army
Bell Ringing
(To help, contact Stacy 417-831-0534 ext 238)
- December 16: Picture with Santa Kirby
- December 29: CBCO Blood Drive
1-4 pm

For more information on any of the dates related to ECCU, give us a call at 417-831-0534.

Hey, Kirby Kangaroo Club Kids!



ECCU is needing your help. We need you to design our next Christmas card! Express your creativity by drawing a picture for our next card and submit your entry by November 18th.

Please make all entries 8.5 x 11 (regular sheet of paper).

For more information, contact Stacy at 417-831-0534 ext. 238.