



# Educator

Winter 2012

## Did you win big with our Home Equity Line of Credit?

Check out some of our big winners from our Home Equity Line of Credit Apple Tree Promotion that ended 12/31/11. ECCU Members Kimberly, Susanne, Robert, and Richard won big when they financed their Home Equity Line of Credit (HELOC) through ECCU.



Kimberly N.



Susanne W.



Robert M.



Richard H.

### Choosing ECCU for your Home Equity Loan is a smart choice.

Even though the Apple Tree promotion is over, now is the perfect time to get a HELOC. Your home's equity can be an excellent source of funding for home improvements, holiday debt consolidation, or emergency cash. With a HELOC at ECCU, you can be sure you make the most of that equity.

### You can use the money for whatever you want!



#### HELOC benefits include:

- Variable rates as low as 4.40% APR\* that can adjust quarterly, based on Prime
- No closing costs or prepayment penalties
- Borrow up to 90% of your home's equity
- Can be used to consolidate higher interest rate accounts
- Interest may be tax deductible (consult with a tax preparer)
- Terms up to 120 months

\*Annual Percentage Rate. Restrictions apply.



**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.

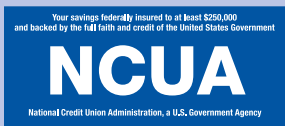
**Drive Up Hours**  
 Monday - Thursday  
 7:30 a.m. to 6:00 p.m.  
 Friday  
 7:30 a.m. to 7:00 p.m.

**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.



# Take a Look at Our Bulletin Board



## Get Down to Business and Celebrate!

This marks our 74th year of dedication to provide practical financial solutions and excellent service to our members, and once again the time to party will soon be here. Join us for our annual meeting and celebration. We'll give you a wrap-up of ECCU's great year, as well as the results of the elections to our Board and volunteer committees.

### The 74th Annual ECCU Meeting and Celebration

Tuesday March 20, 2012  
6:00 pm  
Mercy (St. John's)  
"Chubs" O'Reilly Cancer Center  
Tickets are only \$7.00 per person



## ECCUOnline

ECCU is excited to announce Online Banking will be getting an upgrade soon. ECCU wants to let you know that after the system upgrade, you will notice a new look and numerous improvements and changes. Online Banking is now called "ECCUOnline". Look for more information coming soon!



## 2011 IRA Contribution Deadline Approaching!

Don't forget, in order to qualify for your 2011 tax return, all IRA contributions must be deposited by April 17, 2012. Please make a note to be sure and deposit funds to your IRA account before April 17th. Any contributions received after that date will go towards your 2012 income taxes.



## Seeking Volunteer Members Like You!

Are you an ECCU member in good standing who would like to be more involved with your credit union and your community? Members just like yourself are making a difference by volunteering on the Board of Directors. It is a great way to have your voice heard on important credit union issues. We will have openings on the Board of Directors and the Supervisory Committee. If you have an interest in serving as an ECCU volunteer, please request an application form at 417-831-0534, ext. 238. Nominations should be submitted for consideration no later than 5:00 pm 1/27/12.

## Congrats to our Fourth Quarter Club Winners!

Every quarter, ECCU members are automatically entered to win various prizes ranging from Gift cards to MP3 players, and more! In addition, you will get extra chances to win for each ECCU service you add. Congratulations to our newest winners: Coeger Mankey, Kendall Owens, Brandon Bressler, Carsen Miller, Raelene Aguero, Truman Medders



## Congrats to our 2011 ECCU Christmas Card Winner!



ECCU held a contest for Kirby Kangaroo members to design this year's ECCU Christmas card! We want to thank every Kirby member who submitted an entry. This year's winner was Christian Evans. His artwork was sent to over 300 businesses. Congratulations and great work!

### 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 ..... 0.50% APY  
12 Month ..... 0.80% APY  
24 Month ..... 1.15% APY  
36 Month ..... 1.40% 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.*



## ECCU Bell Ringers



ECCU staff volunteered as Salvation Army "bell ringers" in Springfield on November 17th at a local Walgreens. A special thank you to all the staff that participated in making a difference.

*Pictured:  
Staff members Michelle and Joel*

## Santa Kirby at ECCU



ECCU's Santa Kirby had a jolly good time on December 16th with Kirby and Stork members and their families. Thanks to everyone who attended.

*Pictured:  
Kirby and Stork members Cody and Claire and their family*

## ECCU Raises \$525 for Isabel's House!

ECCU partnered with the Isabel's House Crisis Nursery to sponsor needy kids this holiday season. Isabel's House offers a home away from home for children 12 and under, with education and support for the whole family in need when a home becomes unsafe. Members and staff of ECCU donated toys, clothing, and gift cards, raising more than \$525 dollars. We want to thank everyone who joined together to make a difference in the lives of children right here in our community.





1221 East Grand  
Springfield, MO 65804

## OFFICES CLOSED

**February 20:**  
President's Day Holiday

## Mark Your Calendars

**January 27:**  
Nominations for Board deadline

**February 29:**  
CU Succeed Scholarship deadline

**March 20:**  
74th Annual Meeting  
at Mercy (St. John's)  
"Chubs" O'Reilly Cancer Center

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

## Give back to nature with just one quick click!



Sign up for FREE E-statements and FREE Internet banking and save a tree by going paperless! Hundreds of ECCU members have gone paperless with electronic statements. Faster than U.S. Mail, e-statements are more secure and convenient, and better on the environment.

### ***Four reasons to choose paperless:***

1. Paperless e-statements never get lost or stolen in the mail.
2. Paperless e-statements save trees, reducing the waste.
3. Paperless e-statements save your credit union over a \$1 per member each month in printing and postage. That savings goes back to you the member in lower loan rates.
4. Paperless e-statements are free!

Visit us at [www.educationalccu.org](http://www.educationalccu.org) or call us at 1-866-439-ECCU for more info!