



Educator

Spring 2011

ECCU Rewards Its Members Big Time!

Did you win big with any of our recent promotions?

Check out a few ECCU winners
from some of our past loan promotions!



Marty Baumann was the big winner of a brand new iPad2 from the Sweetheart of a Deal Auto Promotion that happened February through April 2011.



Judy Myles was a winner of a mini fridge from our last Home Equity Line of Credit Promotion that happened in October 2010.

The Fastest, Easiest Way To Borrow!

You'll find our everyday low loan rates and terms easy to fit your budget. In addition, you'll receive fast, professional, friendly service at ECCU, where you are a member-owner. Whether you need a loan for a new or used car, or looking for the convenience of a Home Equity Line of Credit, ECCU has the perfect loan for you!

Some other great benefits when you borrow from your credit union include:

- Flexible terms and no hidden costs or fees – you can choose from a variety of terms, depending on the type of loan.
- Loan protection – members can add low cost Credit Disability or Credit Life Insurance to most loans.
- Convenient payroll deduction or automatic payment.

When you are ready to borrow money, come to Educational Community Credit Union. We process applications quickly and provide our members with friendly, helpful service. You can APPLY ONLINE at your convenience 24 hours a day!

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.

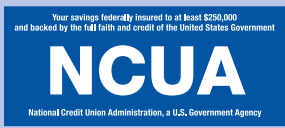
Friday
7:30 a.m. to 7:00 p.m.

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.



ECCU in the Community

2011 "CU Succeed" Scholarship Recipients Announced!

Educational Community Credit Union is proud to announce we awarded three \$1000 scholarships to three students. A special thank you to a very generous member who anonymously donated the third scholarship. The CU Succeed Scholarship is awarded on the basis of written essays, letters of recommendations, transcripts and academic performance. As of 2011, ECCU has given away more than \$24,000 in Scholarships and Awards.



Griffith Jones, a student at Central High School will be attending Whitman College in Walla Walla, Washington this fall to major in language or environmental science.



Kailea Tilden, a student at Reeds Spring High School who will be attending Missouri State University in Springfield this fall to major in Engineering and Biomedical field.



Elizabeth Marler, a student at Central High School will be attending Truman State University in Kirksville this fall to major in Education.



UPDATE:

2010 Scholarship Recipient James Garland, Jr. has just completed his first semester at Missouri State and I am proud to say that he is on the Dean's List. He is also in the Honors College and making great progress toward his business degree.

ECCU First Quarter Club winners!

Each quarter, ECCU members are entered to win prizes ranging from Gift cards all the way up to a \$200 deposit!

Congratulations to winners:

**Jordan Rutledge,
Daisy Spurlock,
Megan Obert,
Jenna Waites,
Tyler Harsha,
Don Simpson**

Congrats to the Springfield Teacher of the Year!

Julia Armstrong, a Humanities/Social Studies teacher at Pipkin Middle School, was named the 2011-2012 Teacher of the Year at the annual Teacher Appreciation Banquet on April 18. When asked what her goals are as a teacher, Mrs. Armstrong replied, "I work to encourage each of my students to leave my classroom having felt successful as a member of our class and with an increased proficiency in critical thinking, design, and technology. It is essential to me that my students know that I believe in them and that they have the potential to become one of our greatest generations!" Congratulations again!



Pictured above, a very surprised and happy Teacher of the Year, Julia Armstrong

Take Note...

2011 Annual Meeting Recap!

We'd like to thank all of the members who attended our annual membership meeting that was held on March 15, 2011 at Cox North Fountain Plaza Room. This was a great turnout with over 98 members in attendance. Special thanks to all of our volunteers who serve on the Board of Directors and Supervisory Committee. Additional copies of the Annual Report are available upon request.

Board of Directors

Lon Waterman (*Chairman*)
Sherry Adams (*Vice Chair*)
Judy Banks (*Secretary*)
Jeff Whitaker (*Treasurer*)
John Catau
C. Edward Chang
Richard Henson
Rusty Aton

Supervisory Committee

Craig Smith (*Chair*)
Fred Maxwell
Frank Gonzales
Kathy Wilken
Marline Faherty



ECCU Chairman of the Board, Lon Waterman



Current Loan Rates

New Cars
Rates as low as
4.91% APR*

Used Cars
Rates as low as
4.91% APR*

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

Home Equity Loan
Rates as low as 4.90% 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 0.70% APY
12 Month 0.95% APY
24 Month 1.35% APY
36 Month 1.60% 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.



A personal experience to share...

"During the loan application process, I share with the member the importance of purchasing the Credit Disability Insurance or Life Insurance for the loan. Credit Disability Insurance covers the loan payment, if anytime during the life of the loan, you become disabled and unable to work for 30 days or more. On the 31st day, the insurance goes back and starts making the loan payments for you, so you don't have to worry about making those payments while unable to work. Life Insurance will pay off the loan, in the case of death. While I am an employee, I'm also a member and have a couple of loans myself. Recently I was off work for a simple out patient procedure. While I was only to be out for two weeks, due to complications, I was out for seven weeks. I contacted the office, completed the forms that needed to be signed by my doctor, and mailed them to the insurance company. Within 7 business days, the money was in my account. It was that simple! The next time you're thinking about a loan, consider purchasing the insurance. It really does pay!"

Kim Hutchins, member and PFSR at ECCU in Branson



Prime Times Members Enjoy a Night Out!

ECCU Prime Times members enjoyed a social outing which included a dinner and show! Members had a great time attending the "Spam-a-Lot" musical comedy. Thanks to everyone who helped make this event a success!



Pictured above are Sonja and Sophia Holmes.

ECCU Celebrates Youth Week

ECCU joined credit unions from around the world to celebrate Credit Union Youth Week on April 18-22, 2011. ECCU celebrated by providing members with cookies and "Rock Star" goodies.



1221 East Grand
Springfield, MO 65804

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PAID
PERMIT #801
SPRINGFIELD, MO

OFFICES CLOSED

May 30: Memorial Day Holiday

July 4: Independence Day Holiday

For more information, call 417-831-0534.

Mark Your Calendars

June 3 & 4: Relay for Life

June 11: Kirby Kangaroo Event

June 17, 18 & 19: Children's Miracle Network
Texas Roadhouse Fundraiser

June 18: ECCU's 73rd Birthday!

July 12: Grocery Bingo

July 27: "Car Buying 101" Seminar

Join us for a FREE "Car Buying 101" Seminar!

Want a Car? Buying a Car?
Got Questions?

When: Wednesday, July 27, 2011

Where: St. Johns Cancer Center - 2055 S Fremont Ave

Time: 6:30 p.m.

FREE
food, prizes
and a chance to
win \$100!!

RSVP
417-831-0534 ext 238



For more information,
find us on Facebook under
Educational Community
Credit Union

