Educator

Is Debt Weighing You Down? Exercise Smart Banking with an ECCU Visa Credit Card!

6.00% Intro APR*
Now through September 30, 2015!

Shed your high-rate debt in 2015!
Enjoy a low 6.00% APR* on balance transfers for VISA Platinum and Classic cards!

Transfer a balance and get a 6.00% Intro APR on that transfer and on new charges through September 30, 2015. After the promotional period ends, the APR may be as low as 9.40% fixed.*

Act now and enjoy!
• No balance transfer fees
• No Cash Advance fees
• Zero Fraud Liability
• No Over limit fees
• Locally serviced
• No Annual Fee
• Credit Limit up to $25,000
• Rewards points for Platinum cards

Call or visit an office to request your balance transfer today!

*APR - Annual Percentage Rate. All applicants for a Visa will be reviewed for creditworthiness. You must transfer a balance to take advantage of this offer. The promotional 6.00% APR applies to balance transfers and subsequent purchase made from 4/1/2015 through 9/30/2015. Balance transfers are processed as cash advances and begin accruing interest when the transaction posts. When you take advantage of the promotional offer, Visa balances accrue interest at 1.00% APR until 9/30/2015. Any balance remaining after 9/30/2015 will revert to your approved APR, which is subject to change. Repayment is subject to the regular terms and monthly minimum for your card. Balance transfers are excluded from earning REWARD® points. The promotional special rate does not apply to existing ECCU credit card balances or ECCU loan balances. Certain restrictions and membership eligibility apply.
2015 “CU Succeed” Scholarship Recipients Announced!

Scholarship Winners

Tyler Waggener
Tyler is graduating from Branson High School and plans to major in the field of Forensics Psychology at the University of Arkansas. He is involved with baseball and many highschool activities. He is also ranked 23 out of 318 students in his class. His teachers write: “He will have a blessed future due, in part, to his incredible personal responsibility and maturity. He has a positive, outgoing spirit that inspires all students around him.”

Erika Whited
Erika is graduating from Branson High School and plans to attend Southwest Baptist University in Bolivar. She participates in Art Club, Student Council, and Future Career Community Leaders of America, just to name a few activities. Her teachers describe her as “a tremendous young lady who works so hard and always maintains such a positive attitude. Her family has instilled in her a love of helping others and making things around her better.”

ECCU Partners with OACAC

ECCU partnered with Ozarks Area Community Action Corporation (OACAC) to help with The Reality Enrichment and Life Lessons (REALL) project.

Participating youth are given the life of someone who has made choices and are challenged to live those lives and compare the experiences to their own lives.

Shred Day

Thanks to everyone who joined us for our Annual Shred Day on Saturday, June 15. Members and the community came out to shred over 5400lbs and also got a recycled tote and dog bones for their furry friends. We had a blast with our fellow Ozarks Credit Unions!

Kirby Kangaroo Zoo Event

Kirby Kangaroo was at the Zoo Saturday, May 16th!

ECCU joined forces with area credit unions throughout Springfield for a fun-filled day at Dickerson Park zoo! Kirby members enjoyed a free admission plus an animal goodie bag!
**Current CD Rates**

- **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.

<table>
<thead>
<tr>
<th>Duration</th>
<th>Rate</th>
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<tbody>
<tr>
<td>6 Month</td>
<td>0.25% APY</td>
</tr>
<tr>
<td>12 Month</td>
<td>0.45% APY</td>
</tr>
<tr>
<td>24 Month</td>
<td>0.70% APY</td>
</tr>
<tr>
<td>36 Month</td>
<td>0.85% APY</td>
</tr>
</tbody>
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**Current Loan Rates**

- **New Cars**
  - Rates as low as 1.99% APR*

- **Used Cars**
  - Rates as low as 1.99% 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**
  - Visit our website

- **VISA Credit Card**
  - Rates as low as 9.40% APR*

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

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

- **Home Equity Loans from**

  **Put your home to work for you!**

  Your **BIG** ideas deserve small rates!

  Expanding your home, taking a vacation, or planning a wedding? A home equity line of credit is a great way to finance recurring expenses like college tuition or for life’s unexpected expenses too! You can use the money for almost anything!

  *APR= Annual Percentage Rate. Rates and terms subject to change.

- **Choosing ECCU for your Home Equity Loan is a smart choice!**
  - Borrow on your home’s equity with terms up to 120 months
  - Can be used to consolidate higher interest rate accounts
  - Interest may be tax deductible (consult with a tax preparer)
  - Loans are kept and serviced in-house at ECCU
  - Variable rates as low as 4.40% APR* that can adjust quarterly, based on Prime.

**Congrats to our Quarterly 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:**

- Hudson McCormack
- Payton Colboch
- Allie Spencer
- Tyler Haralson
- Tim Herron
- Shirley Hopkins

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Attention Golfers: We Need YOU!

Join us Friday, September 18 at Rivercut for our Golfing for Kids tournament.

All proceeds benefit our local Children’s Miracle Network. Contact us for player details and sponsorship opportunities.

We hope to see you there!

OFFICES CLOSED

September 7: Labor Day

Mark Your Calendars

September 18: Golfing for Kids Golf Tourney

For more information on any of the dates related to ECCU, give us a call at 417-485-3661.