

CARD SERVICES

ATM Card

Access your accounts any time with our ATM card. Make deposits, withdrawals, transfers and balance inquiries at nearly 30,000 ATMs nationwide bearing the CO-OP Network logo.



Visa® Debit Card

Our Visa debit card works like a debit and an ATM card. Your purchases are deducted from your checking account, and you'll have records of the transactions.

Visa® Credit Card

Enjoy low, fixed rates, a 25-day grace period on purchases and no annual fee! If you are carrying a balance on your department store cards or other high interest credit cards, transfer your charges to our lower-cost credit union Visa.



Apply today for your Platinum VISA®!

Fixed rates as low as 9.4% APR!
Enjoy Power To Do More!

- No annual fee
- No-fee cash advance
- Free balance transfers
- Credit limit up to \$25,000
- Extra Awards® earns points with every qualifying purchase, for merchandise, travel or cash



¹APR=Annual Percentage Rate.
Member eligibility required and based on credit worthiness.



CREDIT UNIONS - THE BETTER CHOICE

Who Can Join ECCU?

Membership is open to current or retired educational and public library employees, as well as elementary, high school, and college students and alumni within the following counties:

Barry	Howell	Polk
Barton	Jasper	Shannon
Cedar	Laclede	Stone
Christian	Lawrence	Taney
Dade	McDonald	Texas
Dallas	Newton	Vernon
Douglas	Oregon	Webster
Greene	Ozark	Wright



Any family member of a person eligible to join ECCU may also join.

Why Join A Credit Union?

Because we look out for the little guy!

A credit union is the best place to get financial services for several reasons:

- ◆ A credit union is a cooperative and exists only to benefit its members. A credit union won't merge with a larger institution unless the members vote in favor of that action.
- ◆ As a credit union member, you're an owner - not just a customer.
- ◆ A volunteer board of directors, elected by the membership, directs the credit union. The board's only interest is ensuring that the credit union operates in a way that benefits its members.
- ◆ A credit union doesn't have outside stockholders to take profits from the financial institution.
- ◆ A credit union distributes its profits to the members in the form of lower rates for loans and higher rates for deposits while retaining capital. This ensures members receive the products and services they want and makes the credit union a strong financial institution.

Our purpose is to educate and encourage our members to practice sound financial management. Each ECCU member is an owner. There are no stockholders.

We encourage our members to save by paying a competitive rate on deposits and to borrow wisely with our low-rate loans. Members have the opportunity to maintain sound financial management with credit union advice and fees that are lower than those of other financial institutions.

LOCATIONS

OZARK

1550 W. Diane St., Ozark, MO 65721
Mailing address: PO Box 1908, Ozark, MO 65721
(417) 485-3661 (417) 485-3690 Fax
Lobby Monday, Tuesday, Thursday, Friday
9:00 a.m. - 5:00 p.m.
Wednesday
10 a.m. - 5:00 p.m.
Drive-up Monday - Friday
8:00 a.m. - 5:30 p.m.

SPRINGFIELD

1221 East Grand St., Springfield, MO 65804
(417) 831-0534 (417) 831-2719 Fax
Toll free (866) 439-ECCU (3228)
Lobby Monday, Tuesday, Thursday, Friday
9:00 a.m. - 5:00 p.m.
Wednesday
10 a.m. - 5:00 p.m.
Drive-up Monday - Friday
7:30 a.m. - 5:30 p.m.

www.educationalccu.org

Email - financialser@educationalccu.org

Service Is Closer Than You Think!

We are a member of one of the largest ATM networks in the country. Access your ECCU accounts surcharge-free at nearly 30,000 ATMs across the U.S. and Canada.

To find a CO-OP ATM:

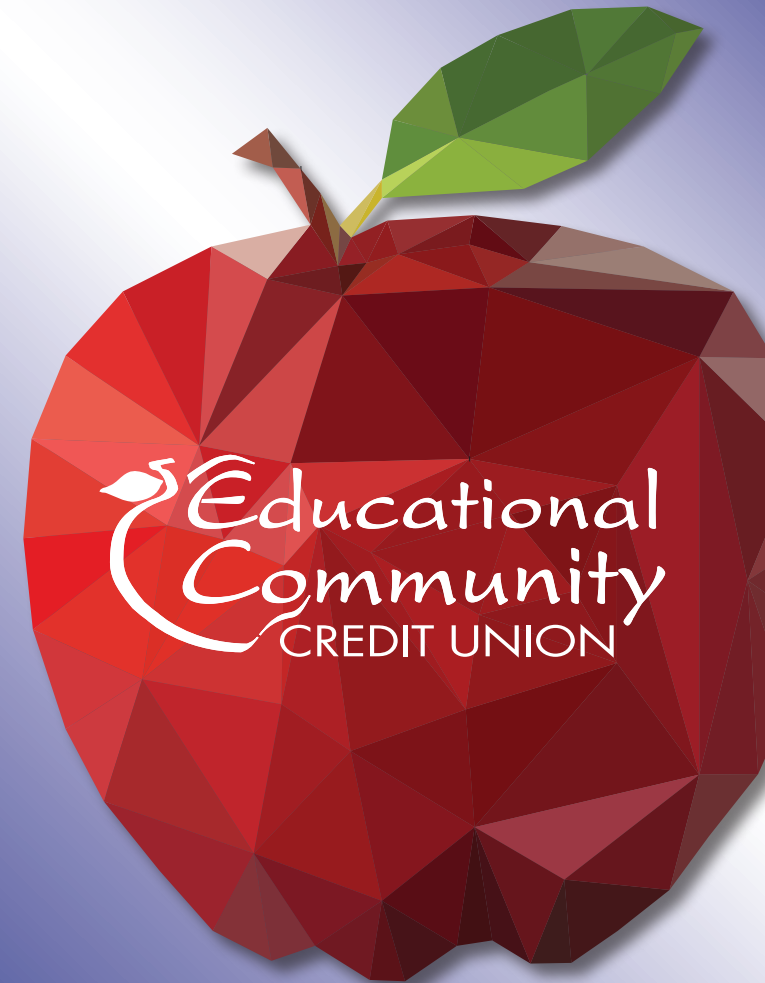
1. Download the ATM Locator app through the App Store *or*
2. Visit www.co-opnetwork.org *or*
3. Call (888) 748-3266 *or*
4. Add the ATM Locator database to your GPS.



Whether you're at work, home or your favorite travel destination, your credit union is always nearby. Conduct your credit union business at more than 5,000 locations in the U.S.

To find a CU Service Center:

1. Download the Branch Locator app through the App Store *or*
2. Visit m.cuservicecenter.com from your mobile *or*
3. Visit www.cuservicecenter.com from your computer *or*
4. Call (888) 748-3266



See What
Educational Community
Credit Union
Can Do For You!

Member Owned

Take control of your future with investment solutions from Educational Community Credit Union.



INVESTMENT SOLUTIONS

Special Savings Account

You can open a secondary savings account to meet whatever savings goals you may have, such as a vacation, tuition, taxes, etc.

Christmas Club Account

By making regular monthly deposits into this specially designed savings account, you accumulate a savings balance for the arrival of the holiday shopping season.

Certificate Of Deposit (CD)

Avoid the volatile stock market and earn higher dividends than a regular savings account. We offer terms from six months to three years with minimum balances as low as \$500.

Money Market Account

Maintain easy account access while enjoying guaranteed returns with a \$2,500 minimum balance.

Individual Retirement Account (IRA)

An IRA is one of the best ways to accomplish your retirement goals. We offer Traditional and Roth IRAs, and we can help you decide which one is right for your needs.

There's No Safer Place To Save

Member accounts and investments are fully insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. Government, backed by the US Treasury. In addition, IRA funds are separately insured up to \$250,000.

From Birth to Retirement ECCU is here for you!



SERVICES

- ◆ Amazing Member Service
- ◆ Cashier's Checks
- ◆ Checking Accounts
- ◆ Christmas Clubs
- ◆ Extended Warranties
- ◆ GAP Protection
- ◆ Gift Cards
- ◆ Money Orders
- ◆ Notary Service
- ◆ Safe Deposit Boxes (Ozark and Springfield)
- ◆ Savings Accounts
- ◆ Travel Cards
- ◆ Wire Transfers
- ◆ **FREE** Online Banking
- ◆ **FREE** Mobile App
- ◆ **FREE** Mobile Deposit

Membership in ECCU simply requires maintaining a minimum balance of \$25 in your Savings Account. Once you join the credit union, you remain a member for life—even if you move, change jobs or retire.



SAVINGS ACCOUNTS

Stork Club (Ages 0-5)

Participate in fun events like play dates, prize drawings and more.

Kirby Kangaroo Club (Ages 5-12)

Participate in events, activities and contests.

CU Succeed (Ages 12-18)

Get **FREE** checking with an ATM/check card and ECCU Online.

Choices (Ages 18-25)

Get **FREE** checking with an ATM/check card and ECCU Online. You'll also be eligible for a Visa® credit card and a line of credit.

Striving To Achieve Results (STAR) Club (Ages 25-55)

Get **FREE** checking with an ATM/check card and ECCU Online.

Prime Times Club (Ages 55+)

Get **FREE** checking with an ATM/check card and ECCU Online. Get one **FREE** box of checks annually, along with **FREE** gift cards, **FREE** travel cards, **FREE** cashiers checks and 10% off your safe deposit box.

Ask an ECCU representative for more details.



LOANS

We meet our members' lending needs through a variety of loans - from auto and home loans to lines of credit. You'll benefit from competitive, flexible rates and terms. Life, Disability and Involuntary Unemployment Debt Protection is also available.

Auto Loans

The credit union offers no-hassle auto loans on new or used cars and trucks, all with no hidden charges or prepayment penalties. Extended Warranty and GAP Protection available.

Recreational Loans

Whether you prefer to hit the lake or just take to the open road, the credit union is the best starting point. We can help you finance your RV, boat or motorcycle.

Home Equity Line Of Credit

Put your home to work for you, and use the funds for home improvements, bill consolidation, tuition - the possibilities are endless! Plus, the interest you pay may be tax deductible (contact a tax advisor for details).

LOANS MADE EASY

To apply for a loan:

1. Visit www.educationalccu.org and click on Apply For Loan Now *or*
2. Call either of our locations *or*
3. Visit our Ozark or Springfield office in person

Signature Loans

Your signature is all we need to secure this loan. It's that simple!

OOPS Line Of Credit

Avoid the cost and embarrassment of bounced checks and returned check fees. We offer several options to protect you if you should accidentally overdraw your checking account.

Mortgage Loans

Whether you're a first-time buyer, moving up to a bigger home or refinancing your existing one, we have the mortgage loan to fit your life. Choose between fixed or adjustable rates.

ELECTRONIC SERVICES

Real Convenience

There's more to great banking than just great accounts and loans. Like most people, you probably need more - like great access to your money - 24 hours a day, every day of the year.

That's why wherever you go - whether around town or across the globe - Educational Community Credit Union goes with you, with unbeatable access and **FREE** services that save you time and money.

We don't sacrifice personal service for automated technology. A highly trained credit union representative is always ready to answer your questions and help with your financial needs. It's all part of our ongoing commitment to deliver the convenient services you and your family need.

Free E-Statements

Our e-statements save paper and help protect the environment. Plus, you can review your statements through our secure website, and even save them to your personal computer.

Free Online Bill Pay

Your bills are paid directly from your checking account, in the amount you authorize. With Online Bill Pay, you'll enjoy the advantages of secure bill payment that you control.

Direct Deposit/Payroll Deduction

Direct Deposit saves time and worries, because members can have their checks deposited directly into their credit union accounts each payday, ready for use or earning interest.

With Payroll Deduction, you can have a specified amount deducted automatically from your paycheck and deposited into credit union accounts.

ECCU Online

Visit us from anywhere with an Internet connection. You'll have access to account balances, transfers, forms and much more!

Mobile Banking

Enjoy full access to your accounts in the palm of your hand and deposit checks from any location. Find our **FREE** app in your phone's app store.



www.educationalccu.org

