



Want More Cash Back for the Holidays?

Earn up to 5% Cash Back With an E-Central Platinum Rewards Visa®

'Tis the season to be rewarded! For a limited time you can earn up to 5% cash back on your credit card purchases with an E-Central Platinum Rewards Visa®. Whether you're indulging in holiday feasts, jetting off on adventures, or doing your weekly grocery shopping, you'll earn uChoose Rewards® points on your purchases which can be redeemed for cash back, travel, gift cards, and more.

Redeem Points With uChoose Rewards®

Starting November 1 to January 5, 2025, you will earn 5 points per dollar spent on dining and travel, 2 points per dollar spent on gas and groceries, and 1.5 points per dollar spent on everything else. With uChoose Rewards®, you decide how to use your points.

- **Cash Back** – Redeem points for a cash back.
- **Travel** – Use points on traveling such as flights, hotels, cruises and more.
- **Merchandise** – Redeem points for major merchants.
- **Gift Cards** – Use points to select gift cards for yourself or friends and family.
- **Events** - Redeem points for concerts, sporting events and theater.

- 5% Cash Back**
for dining & travel
- 2% Cash Back**
for gas & groceries
- 1.5% Cash Back**
for all other purchases

To learn more or to apply, contact us today.

*APR=Annual Percentage Rate. All loan rates, terms and conditions subject to change. "As low as" Consumer Loan rates listed are our best rates on approved credit. uChoose Rewards® is a registered trademark of Fiserv Inc. Limited time only promotion is from November 1, 2024 to January 5, 2025 on purchases for airlines, travel, dining, lodging, groceries, and gas. Qualified merchant codes (MCC) for dining are: 3000-3300, 3501-3833, 4011, 4111, 4112, 4119, 4121, 4131, 4214, 4215, 4225, 4411, 4457, 4468, 4511, 4582, 4722, 4723, 4784, 4789, 5812-5814, and 7011. Qualified merchant codes (MCC) for gas and groceries are: 5300, 5411, 5499, 5541, and 5542.

Give the Gift of Membership!

It's a Great Time for Friends & Family to Join



As an E-Central member, you know the value of membership, so why not invite your friends and family to join? From our low-rate loans to high-yielding savings accounts to checking accounts with money-saving benefits, there's something for everyone to enjoy. To enhance the gift of membership, we are offering our special "Expect More" New Member Package.

When a new member joins E-Central between October 1, 2024 to December 31, 2024, they are eligible for:

- Free checking for 4 months when Everything Premium is selected.*
- Loan discounts on personal and auto loans, plus additional discounts based on relationship.**
- 5,000 uChoose Reward® points with a new credit card.***

Eligibility for these special perks requires a minimum initial deposit of \$100 in an E-Central Checking or Savings Account and a recurring direct deposit of \$100 or more. For questions or assistance, visit an E-Central branch or call 626.799.6000.

*Free checking offer is valid within the first 90 days of membership. **Loan discounts are valid on applications opened within the first 90 days of membership. Auto loan rates not to go below floor rate of 6.24%. ***Credit Card must be opened within the first 90 days of membership. To receive 5,000 points, new cardholder must make at least three (3) transactions within the first two (2) billing cycles.

E-Bytes

Coming Soon! New Digital Cards Deliver Immediate Access

Waiting to receive your new or replacement credit or debit card in the mail will soon be a thing of the past. With our new Digital Card Issuance service, you'll receive an electronic version of your preactivated card instantly through E-Card Controls.

- Your digitally-issued card can be instantly added to your Apple Pay or Google Pay wallet.
- Use your digital card immediately for online shopping without having to wait for your physical card.

Once your physical card arrives, you can seamlessly activate it and continue using your digital card.

Holidays



Columbus Day

Monday, October 14, 2024

Veterans Day

Monday, November 11, 2024

Thanksgiving Day

Thursday, November 28, 2024

Christmas Day

Wednesday, December 25, 2024

New Year's Day

Monday, January 1, 2025

Contact Us

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Enhanced Bill Pay Just Got Better and Smarter

Paying Bills Has Never Been this Fast & Easy!

E-Central is thrilled to offer a better way to manage your finances. With our newly enhanced Bill Pay service, you can quickly and securely pay all your bills from one place. Beginning in early November 2024, you can start enjoying several new features.



Convenient

Conveniently view, track and pay multiple bills from one organized, secure site.



Smart

Smart technology enables a clean interface that delivers a smooth user experience. Intuitive design highlights the items that need your attention and displays top-of-page account balances.



Easy

Receive paperless, electronic bills that include reminders of when and how much is due. Easily set up Auto Pay to eliminate late payments, and effortlessly pay people with Zelle® or pay bills with eBill.



Discover the Power of Enhanced Bill Pay!

Enhanced Bill Pay can transform the way you pay bills, and give you more free time to do what you love. If you're not yet using our Bill Pay, this new enhanced version is a great reason to get started.

E-Alerts Make it Easy Real-time Alerts Keep You Informed



*Are you looking to manage
your account more easily?*

You can set up card alerts to track your spending and protect your account from fraud.



*Want to know your account
balance on a daily basis?*

You can set up an alert for that.

By setting up E-Alerts in E-Banking or Mobile Banking you will receive real-time alerts by a text message, email, or push notification about a wide range of transactions, including:

- Account balance and activity alerts
- Security alerts
- Deposit and withdrawal notifications
- And more!

**If you're not yet using E-Banking or our Mobile Banking app,
E-Alerts is another good reason to start.**



This credit union is federally insured by the National Credit Union Administration. Your savings are insured up to at least \$250,000 and backed by the full faith and credit of the United States Government. Individual Retirement Accounts are insured up to \$250,000. E-Central Credit Union is an Equal Housing Lender and registered with the Nationwide Mortgage Licensing System & Registry (NMLS#: 402804).