

plugged in



ELECTRIC COOPERATIVES

FEDERAL CREDIT UNION

Summer 2014

TAKE HOME A LOWER RATE

here's how it works:

MOVE YOUR AUTO LOAN FROM ANOTHER LENDER TO ECFCU

AND REDUCE YOUR RATE BY **3.00%***

example:

YOUR CURRENT RATE FROM ANOTHER LENDER = **7% APR**

YOUR ECFCU RATE WOULD = **4% APR**



Call **501-570-2396** and apply today!

*Membership eligibility required. Your interest rate and term will be determined by your credit qualifications and make and model of your vehicle. Floor rate of 1.99% APR for up to 60 months. Offer good on vehicles not currently financed with ECFCU. Offer may change or be withdrawn at any time.

Christmas
Wednesday & Thursday
December 24 & 25, 2014

Thanksgiving
Thursday - Friday
November 27 & 28, 2014

Veterans Day
Tuesday
November 11, 2014

Columbus Day
Monday
October 13, 2014

Labor Day
Monday
September 1, 2014

The Credit Union will be closed in observance of the following holidays:

PRSR1 STD
U.S. POSTAGE
PAID
Permit No. 700
Little Rock, AR

Electric Cooperatives
Federal Credit Union
P.O. Box 194208
Little Rock, AR 72219



Check Out ECFCU's Checking Account!

If you don't already have your checking account with your credit union, you're missing out!

- Unlimited check writing
- Dividends paid monthly with a daily minimum balance of \$100
- No monthly fee with daily minimum balance of \$100
- Sur-charge free ATMs
- Visa Check Cashing/Debt card
- Courtesy Pay on Checking Accounts
- Free Checks for members over 65 (Max 2 boxes a year)
- Free Home Banking/Virtual Branch Service
- Unlimited Bill Pay
- Free eStatements

Stop by the branch or call 501-570-2396 or 1-800-442-0186 to open your ECFCU Checking Account.

Your Credit Union Offers Boat, Watercraft, ATV & Camper Loans!

If you've been dreaming about that new boat or watercraft, ATV or camper, now's the time to act! With low rates and easy terms, your credit union makes it easy to gear up for some outdoor fun!

Start Saving for The Holidays!

Now's a great time to start putting away money for Christmas with an ECFCU Christmas Club Account! Once the holidays roll around, you'll be better prepared financially. Contribute to your account throughout the year, and then use the money you've saved for holiday shopping or travel.

Make a Statement with eStatements!

You're doing something good for the environment when you sign up to receive your statements electronically! You'll get your statements in a timely, secure manner and have easy access to your information whenever you need it. Stop by or call to enroll in eStatements today.



Dormant Account Notification

If your accounts are dormant or have no activity for twelve (12) consecutive months and/or Electric Cooperatives FCU is unable to reach you at the address we have on file, you will be charged a \$25.00 monthly fee, starting the 13th month of inactivity.

LOAN RATES

<u>Loan Type</u>	<u>Term</u>	<u>APR*</u>
New Auto	36 - 72	2.24% - 6.25%
Used Auto	36 - 60	2.24% - 13.50%
Motorcycles	48 - 60	6.25% - 7.25%
Watercraft	60	4.99%
Campers	48-96	6.99 - 10.25%
Unsecured/ Personal Loans	36	9.99 - 14.5%
Share Secured		6%
Share Certificate of Deposit Secured		2% above the rate received on the share being used to secure the loan with a floor of 6.00%.

All rates are subject to change without notice. Certain conditions apply regarding collateral loans.

*Annual Percentage Rate. Rates are subject to change without notice.



*Electric Cooperatives
Federal Credit Union*

1 Cooperative Way
Little Rock, Arkansas 72209

PHONE:

501.570.2396 or toll free
1.800.442.0186

FAX:

501.570.2393 or toll free
1.800.323.2415

24-HOUR TELLER SERVICE:

1.800.448.0498

HOURS OF OPERATION:

Monday – Friday, 10:00 a.m. to 4:45 p.m.
Closed 12:30 p.m. - 1:00 p.m. for Lunch

ONLINE ACCOUNT ACCESS:

ElectricCoopFCU.org

Become A Fan

[facebook](https://www.facebook.com/ElectricCoopFCU)

Federally insured by NCUA



We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.