

NEW AT ECU

We are delighted to welcome the following new team members to Employees Credit Union!

Anne Glasscock, Board Member

Anne has been with the Kaufman Chamber of Commerce as the CEO since February of 2007 and is an Accredited Chamber Executive.



Missy Smith, Collection Manager

Missy joins the Kaufman Branch with 30 years of experience in the credit union industry.

Sarah Spooner, CFO

Sarah comes to ECU from Florida with 15 years' experience in the banking/credit union industry, with a concentration in lending and branch operations. She's excited to make a difference for the employees and members at ECU.



DALLAS BRANCH UPDATE

On May 14, a pipe in the Dallas Main Office broke and the building was flooded with water for approximately 18 hours. **More than 10,000 gallons of water were extracted from the building!** Due to the water damage, we will be making some much needed updates to the Dallas office, so don't be surprised by the dust when you stop in. Within the next couple of months, the project will be completed and we are confident that our members will be very pleased with the updates.



QUARTER NEWS

A Publication of Employees Credit Union
Summer 2017

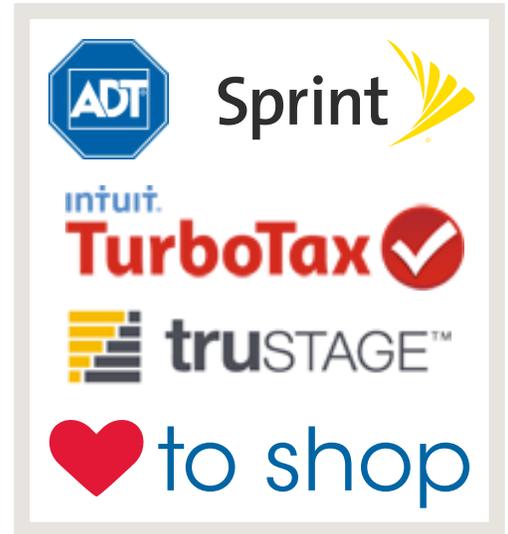
ECUdallas.org

Introducing...



Through our new partnership with Love My Credit Union Rewards, ECU members can now receive exclusive discounts and benefits from trusted partners including Sprint, ADT security services, TurboTax, and TruStage insurance.

This program also includes Love to Shop, where major retailers provide special shopping discounts!



To start saving, just go to
LoveMyCreditUnion.org

Enjoy a HOT Summer Rate with our MasterCard



Summertime just got better!
All purchases made with your ECU MasterCard through the end of July qualify for a special, reduced rate of **5.90% APR***

Your qualifying purchases stay at the special rate through your billing cycle that ends in February 2018. When the promotional period ends, your rate returns to your normal purchase rate.

Don't have an ECU MasterCard?
Our Classic, Gold and Secured cards all have **no annual fee and low cash-advance and balance transfer fees.**
Apply today at ECUdallas.com.

*APR = Annual Percentage Rate. Payments will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance. Contact the credit union for full details.



Member Survey Coming in July!

At Employees Credit Union, we know that we have loyal members who've been with us for a long time and who value the personal, individual service we provide. We also know that there are areas where we can improve, both in how we interact with our members and in the financial services we provide.

As one part of our effort to improve our service and account offerings, we will be conducting a member survey in July. The survey will be sent out via email and will be available online to members and staff for two weeks.

We encourage you take a few minutes

to tell us about your relationship with YOUR credit union—what's working, what's not, and how we can better serve you.

To ensure you receive the link to the survey, make sure we have your most updated contact information!

Please update your contact info including email address in the branch or email us at ECUFinancial@ECUDallas.org. The is NOT a secure email address so be sure NOT to include social security numbers, account numbers or other sensitive information.

What's in Your Credit Score?

Credit scores are sometimes referred to as FICO® Scores, named after the Fair Isaac Corporation (founded by Bill Fair and Earl Isaac). FICO Scores are only one type of credit score but like all credit scores, they are calculated from many different pieces of credit data in your credit report.

The data in your FICO score is grouped into five categories:

- Amounts owed
- Payment history
- Length of credit history
- Credit mix
- New credit

Credit scores consider both positive and negative information in your credit report. Late payments will lower your scores, but establishing or re-establishing a good track record of making payments on time will raise your score.

Importance of categories varies per person

Everyone's FICO Scores are calculated based on the same five categories but the importance of any one factor in your credit score calculation depends on the overall information in your credit report. For some people, one category

may have a larger impact than it would for someone with a much different credit history. For example, people who have not been using credit long will be factored differently than those with a longer credit history. In addition, as the information in your credit report changes, so does the importance of any factor in determining your credit score.



Keep an eye on your score

Credit reports are now available **free of charge** once a year from the three main credit agencies at AnnualCreditReport.com.

Look over your reports for accuracy. If there are errors, contact the reporting company or the credit agency itself.

If you are looking to improve your credit score, drop in or give us a call. We'll be happy to discuss ways to improve your score for both the short and long term.

OUR DRIVE-THRU HOURS IN DALLAS HAVE CHANGED

The new hours are
Monday–Friday, 8:00AM–6:00PM

You are an owner!

Go to ECUDallas.org for hours of operation, important phone numbers, branch locations, deals, services, and more.

Employees Credit Union
8989 Harry Hines Blvd.
Dallas, TX 75235-1717

214-357-3328
888-344-9994

Member Connection (Audio Response) 855-632-0400
Fax: 214-357-3299

Credit report notice:

ECU does report information about your credit union share and loan accounts to credit bureaus. Payments that may be late, missed or in default will be reported and reflected in your credit report.

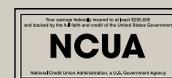
Board of Directors

David Knop, Chairman
Albert Gomez, Vice Chairman
Brant Hicks, President/CEO
Jim Casey
Anne Glasscock
Joe Linville
Scott Smith

2017 Holiday Schedule

Our branches will be closed on the following dates:

- July 4 Independence Day
- Sept. 4 Labor Day
- Oct. 9 Columbus Day
- Nov. 10 Veterans Day Observed
- Nov. 23-24 Thanksgiving
- Dec. 22 & 25 Christmas



Federally Insured by NCUA.



EQUAL HOUSING OPPORTUNITY