



QUARTER NEWS

A Publication of Employees Credit Union

ECUdallas.org

Winter 2018

Paper statements are going to the dogs.

Switch to eStatements to avoid the clutter and the fees. ECU provides free eStatements and with recent changes to our Fee Schedule, we encourage all members to move to eStatements to avoid the monthly paper statement fee. [Click here](#) to sign up for free eStatements today!



We've Expanded Our Field of Membership!

We are very excited to announce that we've expanded our field of membership. Now, anyone who lives, works, worships, or attends school in Dallas County can become a member of Employees Credit Union! This exciting change means that all of your friends and family can become a part of our Credit Union family. Additionally anyone living, working, worshipping or attending school in Kaufman County can also join the Credit Union. So tell your friends, family, or anyone you know that they can become a member of ECU today!

We also have a special loan referral program going on right now. Refer someone you know to open a loan with ECU and you'll be rewarded. [Click here](#) to find out more.



Rest Easy with New Courtesy Pay!

We are excited to offer our members a new Courtesy Pay Program. With Courtesy Pay, you're able to rest easy knowing you have an extra layer of protection from overdraft situations.

Courtesy Pay will authorize and pay overdrafts for:

- Checks written off your account
- Automatic bill payments
- Other transactions made using your checking account number

Courtesy Pay is a service that allows members to avoid the inconvenience and subsequent fees associated with returned items. It also saves members the embarrassment of having items

returned to friends, family or merchants they frequent. And Courtesy Pay is the same cost as a returned check (\$35 fee for every item paid), but allows you to avoid expensive merchant fees and gives you peace of mind knowing that your items will be paid the first time.

Our Courtesy Pay Program will be launching later this month, so stay tuned on when and how to sign up for this convenient service.

Bring Balance to Your Life

We know finding balance in your life can be hard, that's why we've made it easier. We've lowered balance transfer interest rates to 6.75% APR* fixed until paid in full. Plus we've eliminated balance transfer fees* to make it even easier for you to find zen.

- Consolidate your debts to just one card
- Reduce your monthly payments
- Pay off your debt sooner

This offer expires March 31, 2018, so take advantage of this great offer while it lasts. Call us at 214-357-3328, stop by your local ECU branch or [apply online](#).

Transfer your credit card balances to ECU and save.

6.75% APR*
fixed until
paid in full

\$0 balance
transfer
fee*

Through March 31, 2018



*APR = Annual Percentage Rate. Balances must be transferred by March 31, 2018. Promotional rate effective until the balance is paid in full. The transaction fee for Balance Transfers is \$0 per transaction until March 31, 2018. Transfers may not be used to pay off existing ECU debts. Full details available at ECUdallas.org.



Save on TurboTax

As a member of Employees Credit Union, you can save up to \$15 on TurboTax® - the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

[Start TurboTax today and save!](#)

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

New Website Coming Soon!

Big things are happening here at Employees Credit Union; one of which is a brand new website! We are committed to providing our members with the most convenient services out there, which is why we've decided to update our website to make it even better for you. Our new website will have:

- An updated look and feel
- Easier navigation
- Responsive design to fit desktops, tablets, and smartphones
- Plus a few surprises!

We have our best people on the job and they have been hard at work creating a website that our members have been asking for. Make sure to stay updated through our current website and email communication as we send out more announcements and get closer to launching our new and improved website.



Upcoming Holiday Closures

January 1 - New Year's Day
January 15 - Martin Luther King Jr. Day
February 19 - President's Day



Employees Credit Union | 214-357-3328 | ECUdallas.org

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