

e NEWS@E-CENTRAL

- SAVINGS
- CHECKING
- HOME LOANS
- AUTO LOANS**
- CONVENIENCE SERVICES

Got An Auto Loan?

Lower Your Payments and Earn \$5 Just for Applying



More and more E-Central Members are realizing lower monthly payments by refinancing their Auto Loans from other lenders. We'll even pay you \$5 just to apply!

The 5 minutes you invest could save you hundreds of dollars. Our Auto Loan rates are as low as 3.99% APR. If your current Auto Loan rate is higher than 3.99%, now is the time to refinance. Think about it: A lower rate means lower payments, which means more cash in your pocket!

as low as

3.99% APR**

Act Now!

Applying is fast and simple. By the way...did we say we'll pay you \$5 just for applying? The easiest way to begin is to call us at **626.799.6000**.

*Must have an existing auto loan with another lender in which rate is not below 3.99%. Special rate not available to refinance existing E-Central loans. Must be a Member in good standing. Only one application per Member. \$5.00 will be deposited into account 30 days after application. Promotion is subject to change at any time without notice. Other terms and conditions may apply.

WHAT'S NEW

Home Loans Fast!

Want to take advantage of the low rates, but your mortgage company is too busy? Our Home Loan experts have been helping Members fund their loan in just a few short weeks while many of our competitors are taking up to months to process and fund a loan.



Rates are at an all-time low, so now is not the time to wait for your mortgage company. With competitive rates and fees, perhaps the biggest thing you'll save is time.

To speak to a Home Loan expert, call 626.799.6000 or apply online at www.ecentralcu.org.

Take the Rebate and Save!

Rebate + Credit Union Financing = Lower Payments

With just about every car manufacturer offering 0% or some other special low rate, you might believe that this is the best deal for you to keep your payments low. In reality, manufacturers are also offering rebates in lieu of special financing. It's another way to bring down the cost of the car and keep your payments affordable.

And if you combine the rebate with an E-Central Auto Loan you could save even more... and save big! Let's take a look:

For other payment examples or to get pre-approved, speak with an E-Central Loan Officer. Remember, say "no thanks" to dealer finance departments, but "yes" to the rebate!

	0% Financing	Rebate + 3.99% APR**
Purchase Price	\$25,000	\$25,000
Down payment (10%)	\$2,500	\$2,500
Rebate [†]		\$2,500
Amount Financed	\$22,500	\$20,000
Financing (36 month term)	0%	3.99% APR**
Monthly Payment	\$625	\$590
Annual Savings (Est.)		\$420

**APR = Annual Percentage Rate. All loan rates, terms, and conditions subject to change. "As Low As" rates listed are our best rates on approved credit for 36-month and 48-month terms for new cars only. Auto Loan rates include .50% discount for E-Central Checking, Direct Deposit and automatic payment combination. Other factors in determining rate may include down payment, credit score, and year of vehicle. Special rate not available to refinance existing E-Central loans. Payment example: \$10,000 @ 3.99% for 36 months is an estimated payment of \$295 per month. [†] Not all manufacturer's offer a rebate. Manufacturer's rebate noted above is for example purposes only and can vary depending on manufacturer and promotional periods.

Complimentary AD&D Insurance Available

E-Central Members can now receive \$2,000 of Accidental Death and Dismemberment (AD&D) Insurance™, at no cost. This value-added Member benefit will pay your designated beneficiary if you meet your demise or are dismembered as a result of injuries caused by a covered accident (not due to an illness or natural causes). No medical exam is required.

In addition to this complimentary coverage, you can purchase up to \$300,000 of additional insurance, all underwritten by Minnesota Life Insurance Company. It's easy to accept your complimentary coverage by calling Minnesota Life's Plan Administrator at 1.877.607.4376 weekdays, 7:00 a.m. to 8:00 p.m., and Saturdays, 8:30 a.m. to 5:00 p.m., CST.

Upcoming Holidays

Veteran's Day
Thursday, November 11, 2010

Thanksgiving Day
Thursday, November 25, 2010

Christmas Eve
Friday, December 24, 2010

New Year's Eve
Friday, December 31, 2010

CONTACT US

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E-Free Checking Still Roaming Free!

With the recent changes in legislation many banks are now beginning to charge a monthly fee or require a minimum balance on a checking account. But not at E-Central!

Still Free

Our E-Free Checking Account is still free of monthly service fees and minimum balance requirements. Plus, with over 28,000 ATMs near you and free Internet Banking and Bill Pay, you also have easy access to your funds anywhere you roam!

Learn More

To learn more or to open an E-Free Checking Account or to find an ATM near you, visit www.ecentralcu.org or call 626.799.6000. You can also find an ATM by texting 692667 (MYCOOP) and include the address, intersection or zip code.



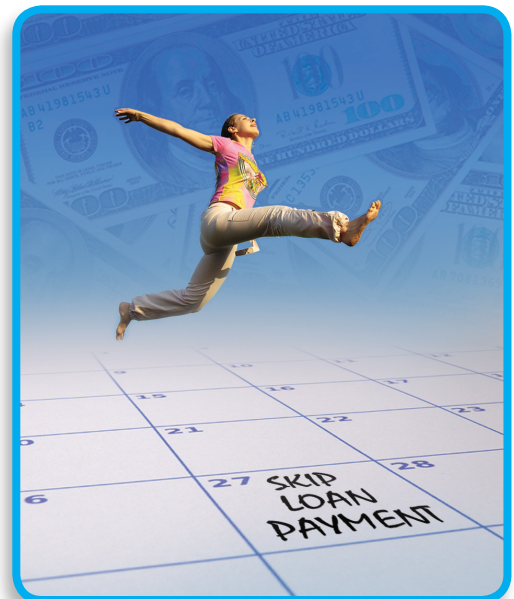
Enjoy Financial Freedom When You Skip-a-Payment

Our annual Skip-a-Payment program is back! Enjoy a little extra financial freedom and put some money back into your wallet. We are inviting Members with loans in good standing to SKIP their next loan payment (some restrictions do apply)*. It's a unique Member benefit we offer to our borrowing Membership.

It's Easy!

Simply complete the Skip-a-Payment coupon included with your monthly statement and mail it in the enclosed postage-paid business reply envelope. There is a \$25 processing fee per loan payment skipped. Keep the extra cash on hand for the holidays.

Questions? Just call us at 626.799.6000.



*Loans must be current and in good standing. Eligible loans include: Auto, Motorcycle, Boat, RV, Personal and Watercraft. Loans not eligible include: Credit Cards, Personal Lines of Credit, Home Equity Lines of Credit, First Trust Deeds, and Second Trust Deeds.

