

CHRISTMAS LOAN SPECIAL

October 2023

Estacado

Federal Credit Union

Winter Wonder Loans

WIN \$500 CASH

on you next vehicle loan



ENTER TO WIN

\$500 CASH!

THREE WINNERS

Obtain a new qualified vehicle loan
(Model years 2019-2024) over \$5,000*



* Contest is for qualified members (Equifax credit scores over 600) financing a new 2019-2024 vehicle loan (Cars, trucks, RVs, Boats, UTVs and Motorcycles) over \$10,000 from Oct 1st, 2023 till December 31st, 2023. Rate received is based on your Equifax credit score. Eligible members are automatically entered to win (One entry per new eligible loan during the contest). Three Winners (One each month) will be drawn 11/01/23, 12/1/23 and 1/02/24 and \$500 prize deposited to the winner's EFCU savings account. Existing EFCU loans do not qualify. See EFCU for more details.

AUTOMATIC LOAN PAYMENTS

Members may make one-time loan payments via ACH or Debit/Credit cards directly through our website 24 hours a day.*

Visit: www.estacadofcu.com
and click on **Web Payments**.

Payments may also be made in Online & Mobile Banking too!!

Debit & ACH payments \$4.95 or Credit 3% of payment
Payments before 9pm M.T. post same day.

Members may also set up **FREE** Automatic Payments from the EFCU Checking/Savings,
FREE Payroll Deduction, or **FREE** ACH recurring payments.

Visit us at www.estacadofcu.com





"A Budget is **TELLING your money where to go instead of **WONDERING** where it went."** *Dave Ramsey*

INCOME

Wages – Salary, bonus, overtime, etc. _____

Investment Income or Dividends _____

Misc. Income _____

Total Income _____

EXPENSES

Taxes/Dues Withheld _____

Mortgage or Rent _____

Taxes and Mortgage Insurance _____

Water, Sewer & Power _____

Telephone/Cell/Internet _____

Cable/Satellite _____

Groceries/Eating Out _____

Household Products _____

Child Care/Support/Day Care _____

Medicine/Prescriptions/Deductibles _____

Medical Insurance _____

Vehicle Payments _____

Gas & Vehicle Insurance _____

Credit Card Payments _____

Student Loans _____

Pets _____

Retirement/IRA _____

Credit Union Savings _____

Tithe/Gifts/Donations _____

Hobbies/Entertainment _____

Miscellaneous Expenses _____

Total Expenses _____

Mark's Remarks

Thank you to all our members for 70 wonderful years as we celebrate our Platinum Anniversary in 2023. Our Annual Meeting on September 14, 2023, was very successful with over 100 members attending. Two Board members were elected to our Board of Directors for a three-year term. Their valuable volunteer service to the membership is greatly appreciated. Thank you to all our member-owners of Estacado. Our focus is serving our membership with excellent member service, upgrading technology, and long-term commitment to improving our members' financial well-being and benefiting our communities. In 2023, we upgraded our Mobile Banking App and Visa App for 24-hour access to your balance, make payments and track your transactions from your smart phone.

Our **Winter Wonder Loans** Vehicle Loan promotion is for members obtaining a new qualified vehicle loan from October 1st to December 31st, 2023. Eligible members are automatically entered to win one of three \$500 prizes when they fund their new eligible vehicle loan. Three winners will be drawn 11/1/23, 12/1/23 & 1/2/24. Visit our website at www.estacadofcu.com and our Facebook page for our latest specials. I want to wish all our members a very Merry Christmas and a Happy New Year!



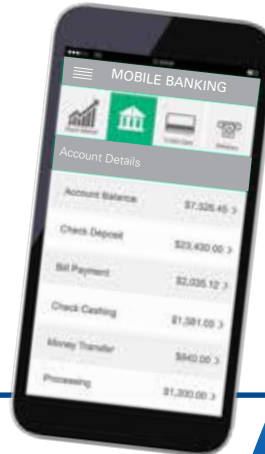
SIGN UP FOR **FREE** ONLINE BANKING

Available 24 Hours a day!



Visit www.estacadofcu.com

To sign up for Estacado's Online Banking or for Mobile Banking, visit your Apple Store or Google Play Store Apps and search for "**Estacado FCU**".



Remote Deposit | **CAPTURE**

Need to make a check deposit, but can't make into the branch or to the ATM?

Estacado offers **FREE** Remote Deposit Capture (RDC). Estacado's RDC is available in our Mobile Banking to enable phone deposits to your saving or checking account. RDC is only available to members with checking. Deposits done by 4pm MT post by 6pm MT (Monday to Friday). Visit www.estacadofcu.com for more info.



Visit us at www.estacadofcu.com

• **Notice – Inactive Debit Cards for over 12 months will be closed.**

• Estacado will open at 10 am on the 4th Wednesday of each quarter for Staff Training.

• Estacado FCU celebrates 70th Anniversary!

Free ATM Networks



Facebook

www.facebook.com/estacadofcu

Follow us on Instagram
#estacadofederalcu



CEO AND BOARD

Mark Roddenberry - CEO

Bobby Goad - Board Chair

Chris Howell - Vice Chair

Brenda Garcia - Secretary/Treasurer

Sharla Kennedy - Board Member

Ricky Dunlap - Board Member

Sarah Williams - Board Member

Ava Bengé - Board Member

575-393-1596

Hours: Lobby 9am – 5pm (M-F)

Hobbs Main Office

2220 N. Dal Paso, Hobbs NM 88240

Lovington Branch

220 North Love Street, Lovington NM 88260

Denver Branch

324 North Main, Denver City TX 79323

Eunice Branch

911 Main Street, Eunice NM 88231

IVR - Audio Response 833-927-5500

www.estacadofcu.com

UPGRADE TO A BETTER CARD!



Estacado Platinum Card



Estacado Traditional Card

ESTACADO OFFERS

low fixed-rate credit cards

as low as 9.9% APR*

NO Annual Fee, No Fee for Balance Transfers

Apply Online today to start saving money!

*APR = Annual Percentage Rate



2023 ANNUAL MEETING

Congratulations to our Elected Board Members

Estacado's Board, Management and employees would like to express our appreciation to our Board members whose excellent volunteer service to your credit union. Thank you to our members who attended our Annual Meeting on September 14th at Hobbs Country Club. Winners will be posted on our Estacado Facebook page and website.

Our 2023 Annual Meeting Report is also available online. Click on [Annual Report](#) at <https://www.estacadofcu.com/history.html>



HOLIDAY CLOSURES:

10/09/23.....Monday.....Columbus Day
11/23 – 11/24/23.....Thursday & Friday.....Thanksgiving
12/25/23.....Monday.....Christmas Day
1/01/24.....Monday.....New Year's Day

