

Estacado

Federal Credit Union



WIN

\$1,000 CASH!!!

Enter to WIN* \$1,000 CASH!!!



* Contest is for qualified members (Equifax credit scores over 600) financing a new or used vehicle loan (Models 2011 or newer) with Estacado FCU from January 1st, 2019 till March 31st, 2019. 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). Winner will be drawn April 2, 2019. Existing EFCU loans do not qualify. See EFCU for more details.



GRAND OPENING!

Estacado is opening our third location in 2019. Our newest branch is at **324 North Main Street in Denver City**. The new branch will be open from 9am-5pm (closed for lunch) and have a drive thru to serve our members. We want to thank the Denver City Independent School District, DC's Economic Development Corporation (DC EDC) and Denver City Chamber of Commerce for assisting Estacado FCU. Visit our new branch for prizes and specials. Thank you to all our members for your continued support of your non-for-profit credit union.

Visit us at www.estacadofcu.com



KEYS TO SUCCESS

PERSONAL BUDGET

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.....

NET MONTHLY INCOME.....

Mark's Remarks

Estacado FCU had a fantastic year and grew by over \$4 million and added over 250 more members in 2018. We are expanding our locations by adding a branch in Denver City in January 2019. Visit our www.estacadofcu.com and our Facebook page for opening details.

2018 was Estacado's 65th Anniversary. Estacado also celebrated our 50 years of partnership with New Mexico Junior College (NMJC) with the Estacado Thunderbird Classic basketball tournament. NMJC athletes made us proud by winning five of six games.

Estacado also thanks our retiring Board member Michael Ferrell and Mary Hightower who left in 2018. Our newest Board member is James "Chief" Bridgforth, the Athletic Director at Denver City High School. Welcome Chief to our Estacado Board!

Our Vehicle Loan Contest promotion is for members obtaining new loans from January 1st to March 31st, 2019. Eligible members are automatically entered to win \$1,000 cash (One entry per eligible loan). The winner will be drawn on April 2nd, 2019. Good luck to all our members!

REMOTE DEPOSIT CAPTURE



**POCKET SIZE
CONVENIENCE**

Now with
**MOBILE CHECK
DEPOSIT!**

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

Estacado offers **FREE Remote Deposit Capture** (RDC).
Estacado's RDC is available from the Apple Store or Google Play Store Apps.

The App Code is "**EFCURDC**" to sign up to enable
phone deposits to your saving or checking account.

RDC is only available to members with checking.

Visit www.estacadofcu.com for more info.

Visit us at www.estacadofcu.com



ESTACADO NEWS

- Estacado is opening our third location. Our newest branch is at 324 N. Main Street in Denver City.
- The annual Fee Schedule is available online at www.estacadofcu.com or by calling 575-393-1596 for a copy to be mailed to you.
- New loan fax for all locations – (575) 815-7067
- Estacado will open at 10 am on the 4th Wednesday of each quarter for Staff Training

Free ATM Networks



Find us on
Facebook

For the Latest News

www.facebook.com/estacadofcu

CEO AND BOARD

Mark Roddenberry - CEO
Bobby Goad - Board Chair
Chris Howell - Vice Chair
Brenda Garcia - Secretary
Lynda McGinnes - Treasurer
Ricky Dunlap - Board Member
Sarah Walker - Board Member
James "Chief" Bridgforth - Board Member

575-393-1596

Hobbs Main Office

Hours: Lobby 9am – 5pm
2220 N. Dal Paso, Hobbs NM 88240

Lovington Branch

Hours: Lobby 9am – 5pm
220 North Love Street, Lovington NM 88260

Denver Branch

Hours: Lobby 9am – 5pm
324 North Main, Denver City TX 79323

www.estacadofcu.com



Home Equity Loans

Available in **Gaines, Yoakum and Cochran** counties in Texas, and **Lea County**, New Mexico Estacado FCU offers **fixed-rate**, home equity loans up to **\$100,000** for 10 to 15 years for qualified members. The property must be owner-occupied. Total loan to value including new mortgage must be less than 80% of appraised value.

Call Kevin at 575-393-1596 X103
for more details
or
email us at loans@estacadofcu.com
for more information.



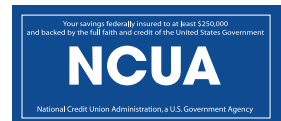
Have you **SAVED**
ENOUGH for retirement?

Estacado FCU offers Traditional and Roth Individual Retirement Accounts (IRAs). Members can contribute their 2018 and/or 2019 annual contributions up to the federal limit, currently is \$5,500 for 2018 and \$6,000 for 2019. For members over 50, \$6,500 for 2018 and \$7,000 for 2019.



- Great Rate Certificates starting as low as \$1,000
- Flexibility to contribute to existing IRA certificates up to your annual limit
- Terms from six (6) to sixty (60) months
- Separately insured up to \$250,000

Check out our latest specials online



HOLIDAY CLOSURES:

12/31/18 - 1/1/19... Mon. Noon-Tuesday..... New Year's Eve and Day

1/21/19..... Monday Martin Luther King Jr's Birthday

2/18/19..... Monday President's Day