

October 2021

Estacado

Federal Credit Union

NEW & USED

Vehicle Loan Special



WIN \$1,000

FOR

CHRISTMAS

PURCHASED OR REFINANCED VEHICLES

(Cars, Trucks, Motorcycles, and RVs) are Eligible



*Drawing is for qualified members (Equifax credit scores over 660) obtaining a new or used vehicle loan, over \$10,000 with Estacado Federal Credit Union between October 1, 2021 and December 21, 2021. Existing Estacado loans do not qualify. Actual rate received is based on Equifax credit score. **Winner will be drawn on December 22nd, 2021.** See credit union for more details.

ENACOMM INTERACTIVE VOICE RESPONSE

(AUDIO RESPONSE)

833-927-5500 is our new
24-hour Toll-Free Phone Number

Welcome to Estacado Federal Credit Union How May I help you?



- Easier to use, improved reliability, and transfer between accounts
- Post live to Estacado FCU 24 hours a day
- Bilingual for improved usage
- Voice activated intelligent assistance available



Visit us at www.estacadofcu.com



New Year's Budget

"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.....	_____

NET MONTHLY INCOME

.....	_____
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Mark's Remarks

Our Annual Meeting on September 14, 2021 was successful with many members participating. Two Board members (Ricky Dunlap & Chris Howell) were re-elected to our Board of Directors for another three-year term. Their valuable volunteer service to the membership is greatly appreciated.

Thank you to all our members for upgrading to a credit union. 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. Estacado is a not-for-profit, cooperative financial institution dedicated to our communities. Estacado supports the local school district sports teams, county-wide chambers, city and county events and charities, local theater, music and the arts.

Our New & Used Vehicle Loan promotion is for members obtaining a new qualified vehicle loan from October 1st to December 21st, 2021. Eligible members are automatically entered to win \$1,000 when they fund their new eligible vehicle loan. The winner will be drawn on 12/22/21. Visit our website at www.estacadofcu.com, Facebook page, or follow us on Instagram for our latest specials.

Good luck to all our members!

Together again



Estacado members' families are automatically eligible to join Estacado FCU.

If you live or your company works in **Lea, Yoakum, Gaines or Cochran counties**, you can share the gift of credit union membership with you family, friends and co-workers.



Visit us at www.estacadofcu.com

ESTACADO NEWS

- Estacado upgraded our Web Loan Payment system to be live, bilingual, and easier to use. Members can make their payments by Debit Card or ACH automatic transfers 24 hours a day.
- Estacado is open normal hours at all three location. Mask or face coverings are required per CDC guidelines. Thank you for all your patience to all our members
- Estacado will open at 10 am on the 4th Wednesday of each quarter for Staff Training.

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
David Rodriguez - 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

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

Are YOU saving enough for Retirement?

Estacado FCU offers Traditional and Roth Individual Retirement Accounts (IRAs).

Members may contribute their 2021 (until April 15th) and/or 2022 annual contributions up to the federal limit, currently \$6,000 for 2021 & 2022.

For members over 50, \$7,000 for 2021 and 2022.

- 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
- IRAs separately insured up to \$250,000



2021 ANNUAL MEETING

Congratulations to our Re-elected Board Members

Ricky Dunlap & Chris Howell!

Estacado's Board, Management and employees would like to express our appreciation to our Board members whose excellent volunteer service to your credit union was instrumental during our conversion & upgrades. Thank you to our members who participated in our Annual Meeting on September 14th.

Our 2021 Annual Meeting Report is also available online. Click on [Annual Report](https://www.estacadofcu.com/history.html) at <https://www.estacadofcu.com/history.html>

HOLIDAY CLOSURES:

10/11/21	Monday	Columbus Day
11/25 – 11/26/21	Thursday & Friday	Thanksgiving
12/24/21	Thur. Noon	Christmas Eve
12/31/21	Thur. Noon	New Year's Eve