



HIT THE JACKPOT

Loan Special



Enter to Win!

A \$1,500

ZIA PARK
CASINO • HOTEL • RACETRACK
— HOBBS, NM —

PRIZE PACKAGE

Must be 21 to gamble and 18 to bet on horse races. Please Play Responsibly. or Help, Call the New Mexico Gambling Crisis Hotline at 1-800-572-1142

2 Night Hotel Stay, \$250 Credit to the Centennial Steak House and \$1,000 in Slot Play*

Obtain a new qualified vehicle loan (Model years 2019-2024) over \$10,000**

* Must be a PENN play cardmember. Hotel offer is subject to availability.

** 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 Jan 1st, 2024 till March 31st, 2024. 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). One Winner will be drawn 4/01/24. Existing EFCU loans do not qualify. See EFCU for more details.

NEW YEAR'S *Resolution*

SHARE THE GIFT OF CREDIT UNION MEMBERSHIP WITH YOUR FAMILY & CO-WORKERS

Love your Credit Union?

Are your Family, Friends and Co-workers members of Estacado?

Potential members who live, work or attend school in either Lea, Gaines, Yoakum or Cochran counties are eligible to join. Family of existing members may also join, even if they live in another county or state.



TIPS ON HOW TO BUILD OR REBUILD



CREDIT

1. Apply for an Estacado secured credit card on our website. Deposit as little as \$500 into your Estacado savings and pledge it to get a Secured Visa, even with no or limited credit.
2. Apply online to open a small unsecured loan and payoff the loan within 12 months to establish credit.
3. You can improve your credit score by paying your debts on time and in full whenever possible. Payment history makes up a 35% of your credit score, so it's important to avoid late payments and late fees.
4. Keep a close eye on your credit utilization. Maxing your credit cards causes your credit score to decline. Work on keeping your balances below 50% of your limit or less to allow for emergency expenses.
5. Use your Estacado credit card to make small purchases and pay them off quickly. We don't charge annual fees and Estacado credit cards paid off monthly don't incur interest. After a year, request your limit be raised.
6. Purchase a reasonably priced vehicle with a down payment and finance the loan with Estacado. We offer no pre-payment penalties and simple interest, so you can pay off the loan in just a few years and save money.
7. Create and follow a household budget to encourage good financial practices and limit over-spending. Balance your statements and prevent excess fees on your accounts.
8. Find a co-signer with excellent credit that can apply with you to establish credit.
9. Exceed the minimum payment to pay off debt faster and pay less interest overall.
10. Check your credit report at least annually. A free report is available each year on www.freecreditreport.com or www.AnnualCreditReport.com

Mark's Remarks

Happy New Year to all our wonderful members!

Thank you to all our member-owners of Estacado Federal 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. We offer free Mobile Banking and toll-free IVR Audio Response 24-hour access to your balance, make payments and track your transactions from your phone. New for 2024, a no Surcharge CUAnytime ATM was added to our Eunice Branch.

Our **HIT THE JACKPOT** Vehicle Loan promotion is for members obtaining a new qualified vehicle loan from January 1st to March 31st, 2024. Eligible members are automatically entered to win a Zia Park Prize Package including hotel, dinner and casino slot play. The winner will be drawn 4/1/24.

Visit our website at www.estacadofcu.com and our Facebook page for our latest specials.



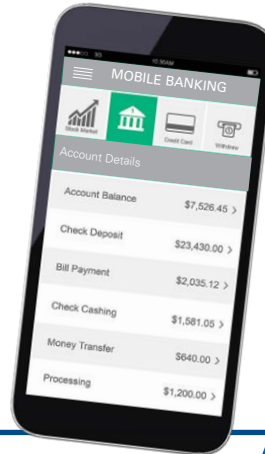
SIGN UP FOR FREE ONLINE BANKING

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 11 am on the 4th Wednesday of each quarter for Staff Training.**

• **New No Surcharge ATM opened at our Eunice Branch.**

Free ATM Networks



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!

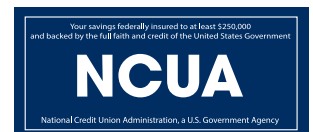
*APR = Annual Percentage Rate



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

Members may contribute their 2023 (until April 15th, 2024) and/or 2024 annual contributions up to the federal limit, currently \$6,500 (2023) & \$7,000 (2024). For members over 50, \$7,500 (2023) & \$8,000 (2024).

- 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



HOLIDAY CLOSURES:

- 1/01/24..... Monday..... New Year's (Observed)
- 1/15/24..... Monday..... Martin Luther King Jr's Birthday
- 2/19/24..... Monday..... President's Day