

Estacado

Federal Credit Union

You're a MVP at Estacado!

MAJOR LEAGUE LENDING

WIN

MLBshop.com

Gift Certificate*



THREE GIFT CERTIFICATES

for \$500 (one per month) to purchase items on www.MLBshop.com
will be drawn each month from 7/1/25 to 9/30/25

*Contest is for qualified members (Equifax credit scores over 600) obtaining a 2014 or newer vehicle loan, over \$10,000 with Estacado FCU between July 1 and September 30, 2025. Gift certificate only good at MLBshop.com. Members must qualify and the loan must be funded by 9/30/25. Drawings will be on 8/1/25, 9/2/25 and 10/1/25. Actual rate received is based on Equifax credit score. Existing Estacado loans do not qualify. See EFCU for more details.

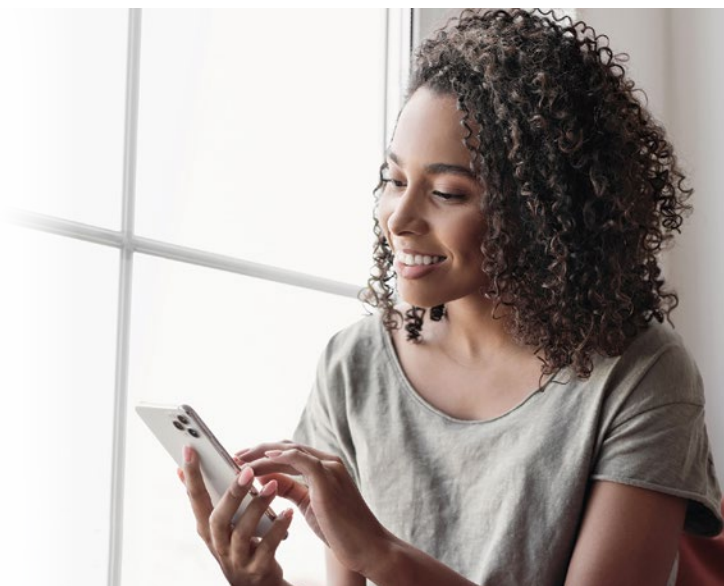


Estacado offers the following



for your Mobile device!

Member must have valid checking with Estacado FCU
and our new Contactless Debit Card.





MAKE YOUR NEXT **BIG PURCHASE** A GRAND SLAM

1. **Research** - Don't rely on car salespeople to tell you what kind of car will suit your needs. Do your research online in advance through Edmunds, NADA, Motor Trend, Car and Driver, or Consumer Reports to help you determine which make and model is best for you, allowing you to compare safety performance with gas consumption and overall cost. If you have your heart set on a particular model before you walk onto a lot, that may help save time at the dealership, and avoid the risk of being talked into the wrong vehicle.
2. **Get Your Car Loan Pre-Approved** - Once you have an idea of exactly the kind of car you want, you also know exactly how much of a loan you'll need to finance it and your payment. Before taking one step onto a car lot, visit Estacado FCU and get pre-approved for a car loan. **Members may apply online at www.estacadofcu.com.**
3. **Don't Forget Car Insurance**
Many dealerships require proof of insurance before selling you the car. When buying a used car from an individual, remember that you'll need to be insured before you drive the car. Contact your insurance agent to get a quote for the cost of the new vehicle insurance. EFCU works with Trustrage to offer car insurance too.
4. **Car Inspection Recommended**
Even if you ran a vehicle history report, it's still important to have the car inspected by a mechanic to find potential issues, such as leaks, and to determine if the car has been in an unreported accident. We recommend an inspection at a shop where the mechanic can put the car on a lift to look for damage underneath the car. EFCU will run a CARFAX before you get the loan.
5. **Test Drive the Vehicle**
Thoroughly inspect the inside and outside of the vehicle and take notes. Test drive the vehicle and pay attention to important items such as legroom, safety features, and visibility. Take your time to listen for problematic noises and observe strange smells. Drive the vehicle at different speeds and through different conditions to determine its performance compared to your expectation and whether the car fits your needs.
6. **Be Prepared to Negotiate**
When negotiating the price of a used car, the most powerful tool is knowledge. This includes knowing the number of previous owners, accident and maintenance history, and the current condition of the car, as well as the price for which the same make and model has sold in the past 30 days. If there's no loan or lien on the used car, then the individual or dealership should have the title. "If the dealer does not have the title, be suspicious."
7. **Know if the Car is Covered Under a Warranty**
You'll often see the term "Certified Used Cars," which means that the car is covered by the manufacturer's warranty. However, some cars are advertised as certified when covered by a third-party warranty. If a car is more than three or four years old, then the car is most likely no longer covered by the manufacturer's warranty, and you may want to consider an extended warranty. Estacado offers affordable Mechanical Repair Coverage for used vehicles.
8. **Have Fun Shopping!**
Finance your next vehicle with your not-for-profit, low-rate credit union. Thank you for being a member of Estacado Federal Credit Union! **Apply today at www.estacadofcu.com**

Mark's Remarks

Take me out to the Ball Game!

Thank you to all our members! Estacado FCU continues to offer superior rates and service. We have been successfully assisting new members with our new Online Account Opening for members to establish new accounts 24 hours a day from almost anywhere, even from the ballpark. We can now add second shares, new share certificates and new checking to existing accounts online and fund your new shares from your debit or credit card.

Our new Mobile Wallets with Apple Pay, Google Pay and Samsung are a big hit and go with our new Contactless "Tap and Pay" Debit Cards. Member will automatically receive the new cards at renewal OR may come to any Estacado branch to receive the new card at no cost.

Our Major League Lending promotion "win a \$500 MLBshop.com gift card" will help members receive lower loan interest rates and save money by bringing their loan to us or refinancing their high-rate bank loan to your local, not-for-profit credit union. Visit our website at www.estacadofcu.com to apply today. Thank you for being a member of Estacado.

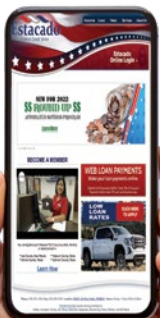


Go for Extra Bases!!



NOW AVAILABLE IN ONLINE & MOBILE BANKING

- Add a Brand New Account Online
- Open a Second Savings
- Add a New Certificate
- Add a Checking to your existing account



**Online & Mobile Banking
are available 24 Hours a Day & Offer
FREE Remote deposit Capture**



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".

Visit us at www.estacadofcu.com



ESTACADO NEWS

CONTACTLESS DEBIT CARDS
now available at all four branches.

MOBILE WALLETS
are now available!

EFCU will conduct system maintenance
on Saturday evening 9/6/25.
Online services will be down for approx.
three hours.

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

Sarah Williams - Board Member

Ava Benge - Board Member

Michael Ferrell - 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



2025 Lea County Fair & Rodeo

SUPPORTING LEA COUNTY

Estacado Federal Credit Union sponsors the 2025 Fair & Rodeo through our Skip-a-Payment program. Fifty percent of skip fees collected will be used to sponsor the Sale of Champions auction for the next fair & rodeo. EFCU is the 2025 Junior Show Ring, Fiddler's Contest, Rodeo Arena Sign, and Rodeo Princess sponsors.



2025 ANNUAL MEETING ELECTIONS AND BALLOTS

Meet the Board, Supervisory Committee & Staff! Estacado Federal Credit Union's Annual Meeting will be Tuesday September 16, 2025, at Lea County Event Center at 6:30pm. Prizes and appetizers will be provided for members. Official Ballots will be mailed in August if necessary.

Three Board positions (2025-2028 terms) are up for election.

*The following three members have been nominated by our Nominating Committee:

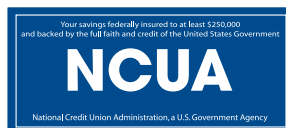
Brenda Garcia (Incumbent Board Secretary) – Brenda works for LEACO in Hobbs and has served on the Estacado's Board for 15 years. She has been a member for 27 years.

Sarah Williams (Current Board Member) – Sarah is a Master Certified Business teacher at Hobbs MSD for 18 years. She has been a member for 29 years.

Ava Benge (Current Board Member) – Ava is currently serving as a Lea County Assessor. She has been a member for 30 years.

*The nominating committee will consider petitions to run for an open Board position filed on or before Wednesday, August 6, 2025. You may receive additional information regarding petition procedures by calling Mark at (575) 393-1596 or writing to the Secretary, Board of Directors.

**A SEPARATE BALLOT WILL BE
MAILED TO ELIGIBLE MEMBERS.**



YOUR VOTE COUNTS



HOLIDAY CLOSURES:

7/4/25..... Friday July 4th Independence Day
9/1/25..... Monday..... Labor Day