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Search:

Set Sail OR Hit the Road!

Boat & RV Loans **3.45%** APR*

..... as low as

Receive an additional \$50 for getting an ECU credit card or qwik cash line of credit! No payments for 90 days.**

Plus GET CASH BACK!!

LOAN	CASH BACK
\$40,000 AND UP	\$500
\$25,000-\$39,999	\$350
\$15,000-\$24,999	\$200

[Click here for details](#)

*Offer valid through 3-31-16. With approved credit. Rates subject to change without notice. Rates based on credit worthiness. Sample payment per \$1,000 borrowed for 24 months at 3.45% APR=\$43.19 **With approved credit. Interest will continue to accrue during deferral period.

User ID

.....

[Password Help](#) | [Demo](#) | [Security](#) | [Help](#)

Choose a quick link...

Auto Loans

Get into the SPRING of things!

Rates as low as **2.25%** APR* on new, used, or refinanced vehicle up to 24 months!

PLUS Earn up to \$150 when signing up for extra services and be entered into a drawing for \$500 CASH!**

Service	Bonus
Qwik Cash	\$50
Visa Credit Card	\$50
New Checking Account with Direct Deposit	\$50

Education credit union
Amarillo • Bushland • Canyon

806-358-7777
Apply online 24/7!
www.educationcu.com

*APR=Annual Percentage Rate. With approved credit. Rates based on credit worthiness. Sample payment per \$1,000 borrowed for 24 months=\$42.65. Rates subject to change without notice. Offer valid March 1, 2016 through May 31, 2016. Each qualifying cash bonus for qwik cash, Visa credit card, and new checking account will be given at the time of loan closing and booking.**Entries into the \$500 cash drawing for new or used loan funded by 5/31/2016. Existing auto loans are not eligible for drawing. Winner to be determined by random drawing at close of business 5/31/16. Winner need not be present; is responsible for all taxes and costs associated. No substitutions will be given. Number of odds depends on the number of entries. No purchase necessary. Entry for \$500 cash drawing are available in the lobby for members not taking out an auto loan. Limit one entry per household for members without an ECU auto loan. ECU employees, volunteers, vendors, and immediate family members not eligible for \$500 cash prize.

Federally Insured by NCUA

Smart buying can help you meet your needs and reach your financial goals. ECU offers quick service and advice when you need it. ECU new or used vehicle loans offer a variety of rates and terms to fit your needs. [Click here](#) for current rate.*

Get pre-approved. Pre-approval lets you know how much car you can afford and saves time when you find the one you want. Pre-approval helps you avoid purchasing based on "payment".

Take your rate even lower if you have an active ECU checking account, which could lower your rate by .25%. Active

checking account is defined as a minimum of 10 transactions per month and/or a net check direct deposit. Or set up E-Pay (electronic payment from any financial institution) and receive an additional .10%. Loyal borrower will receive an additional .10%. Loyal Borrower is defined as having a loan originated with ECU in the last 30 months or .15% if you have a Qwik Cash and/or credit card must have activity within the last 12 months. Reduce your rate by .15% if you have a current ECU mortgage or home equity. If you add loan products (min of two) Gap, Credit Life, Disability, and Service Contract you will receive an additional .10%. You may receive an additional .10% for receiving E-Docs (E-Statements, E-Notices ... etc. A maximum of .75% will be allowed for each qualified loan.)

RESEARCH BEFORE YOU BUY!

It's easy! It's FREE!

New and USED CAR INFORMATION is always available to members through ECU's lobby computer and vehicle library.

- Find the value of USED vehicles through [National Automobile Dealers Association \(NADA\)](#) (your computer or ours) or use our NADA "Blue Book"
- New, Used, and everything else check out [Motor Trend](#)
- Buying, selling or trading a car, truck, van, motor home, fifth wheel or motorcycle? Trust ECU's vehicle pricing information!



Related Links

- [Savings](#)
- [Checking](#)
- [Credit Cards](#)
- [Online Applications](#)
- [Calculators](#)

This valuable service helps you save money and determine the value of your trade BEFORE YOU SHOP! BE sure to TALK TO ECU BEFORE YOU BUY so you can negotiate your very best deal.

Carfax provides you with vital vehicle history information about a used car or truck you're considering buying (salvage title, odometer rollback, manufacturers-lemmon buy back and uncompleted recall repairs). Search your purchase with Carfax first (\$29.99), then, if you finance the purchase at the credit union within 60 days, we'll reimburse your research fee.



[Click here for your free Lemon Check from Carfax](#)

GAP - GAP covers the difference between your primary carrier insurance settlement and the payoff of your loan or lease, less the delinquent payments, late charges, refundable service warranty contracts, and other insurance related charges. For example, if your car is stolen or totaled vehicle, we offer this service for a flat rate of \$415.00 while dealers charge a percentage of the loan amount. GAP protection will pay the difference between an insurance settlement and the payoff balance of your loan or lease.

Original Purchase: \$20,000
 Loan amount after one year: \$18,000
 Insurance Settlement: \$15,000
 GAP Pays: \$3,000

Auto Deductible Reimbursement (ADR)-This service is included in your GAP payment. ADR is just what it says--Auto Deductible Reimbursement. It pays up to \$500 per loss (limit two losses per year) when claim is filed and paid with primary insurance carrier. Loss means an event for which the auto insurance company has approved & paid a claim which exceeds the covered auto deductible for a collision or comprehensive claim. Coverage is effective upon date of enrollment and will continue for 3 years.

Credit Insurance

ECU Credit Insurance protects your family in the event you become disabled or deceased and have trouble paying your debt. Most consumers do not carry enough life insurance to pay off all their debts, and with credit insurance your debt will be paid off.

Vehicle Extended Service Contracts

Put the brakes on expensive car repairs. A factory warranty may not be enough, plus most major repairs occur after the manufacturer's warranty expires. Consider adding an extended service contract to your loan. Coverage obtained through the ECU may save you money when compared to dealer plans.

Available Features Include:

- Low Deductibles
- Roadside Assistance Reimbursement
- Car Rental
- Nationwide Protection
- Convenient Access to Services via Toll-Free Number
- Reimbursed Travel Expenses
- Increased Vehicle Resale Value

Why purchase an extended service contract?

Extended coverage can help you save money if your car ever need to be repaired and your manufacturer's warranty has expired. In addition, it could help if you re-sell your vehicle. Pre-owned car buyers look more favorable upon a vehicle that comes with coverage. It represents a vehicle that has likely been well maintained by its owner. Should the buyer decline the option to purchase your coverage, you can cancel and apply for a prorated refund.

How do you get an extended service contract?

Contact your ECU loan representative @ 806-358-7777 for more info.

Are you thinking about trading in your current vehicle for one that has better gas mileage? If so, [click here](#) to see if the fuel savings is cost effective for you and your family.

The U.S. Department of Energy (DOE) and U.S. Environmental Protection Agency (EPA) has published their 2014 Fuel Economy Guide. [Click here](#) for more information on fuel economy data for new and used passenger vehicles dating back to 1984, allows side-by-side vehicle comparisons, and offers fuel-saving tips. Additionally, this Web site has information about the recently redesigned fuel economy label that goes on new motor vehicles beginning with the 2013 model year.

Amarillo, Canyon, & Bushland, TX | 806.358.7777 | 800.687.8144
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