During the Third Edition of the ēCO Savings Race, families improved their finances by more than $106,000.

The ēCO Savings Race Finale took place at The Club on April 20. The Deals were declared the $10,000 winners LIVE on WIAT 42. Team Davis, Hines, and Rich didn’t walk away empty handed either. Along with an improved financial picture, each family received $2,000.

We also would like to congratulate our ēCO Savings Race Mini-Race winners. Valeni Williams and Angela Moore-Wheatly won $1,000 for participating along with the Savings Race teams.

The Fourth Edition of the ēCO Savings Race will launch in September. Make sure to follow along at www.ecosavingsrace.org and on WIAT 42!
A Message From Your CEO
By Joey Hand

Spring was a busy time for all and it’s safe to say we’re glad summer is finally here! As you head off to your summer vacation, eCO’s Board of Directors and Executive Team are working hard to set goals for the upcoming year. At eCO Credit Union, we are always looking for ways to better serve our members. Whether it’s through new products, more streamlined services, or updated policies, we place the needs of you, our members, first and foremost.

With a new school year right around the corner, eCO Credit Union will continue to actively serve schools and teachers. eCO will be offering the Back to School Loan starting July 20 to help teachers, students, and parents prepare for the school year ahead. eCO representatives will be at local Institute Days with calendars, pencils, and fun giveaway items. Through a partnership with Banzai, we will continue to make financial education materials available to Shelby County schools.

Not only do we serve educators at eCO, we also seek to be an active part of the community. As you can see from the eCO in the Community section of the newsletter, eCO employees have been very busy serving in the community over the last few months. We are also looking forward to another Change for Children’s campaign to raise money for an organization near and dear to my heart, Children’s of Alabama. Through volunteering at the Color Run, eCO employees have already raised more than $3900 for Children’s in 2015. We look forward to a very successful campaign.

The Fourth Edition of the eCO Savings Race will be here before we know it. The Savings Race will launch in September. Make sure to follow along at www.eco-savingsrace.org and on WIAT 42!

In January our eCO Credit Union Foundation was formed to increase efforts to encourage financial literacy in the community. A new website is being constructed to educate people in our community. Education Seminars are also being planned for the future to help people better understand their finances.

Don’t forget eCO has a loan to fit every need as well as every budget. Whether you’re planning a vacation, in the market for a new car or building a larger house, we have the lowest rates and competitive terms available. Plus, all our loans are available at simple interest, which is the most economical way to pay.

For the latest eCO News and great financial tips don’t forget to like eCO Credit Union on Facebook or follow us on Twitter.

September 8 - October 21
Change for Children’s Fundraiser

eCO Credit Union will be raising money to benefit Children’s of Alabama, the only hospital in Alabama dedicated solely to the care of children. Donate at any eCO branch!
ēCO in the community

**Calendars**
ēCO continued the tradition of delivering Academic Calendars to local schools. Still need a calendar? Stop by any ēCO branch.

**National Credit Union Youth Month**
ēCO Credit Union celebrated National Credit Union Youth Month in April. More than 45 members received the bonus Education Incentive!

**The Color Run to Benefit Children’s of Alabama**
ēCO employees and friends volunteered at The Color Run to benefit Children’s of Alabama. Thanks to The Color Run and CO-OP’s Miracle Match, $3,920 was donated to Children’s on behalf of ēCO volunteers.

**A.L. Bratcher Scholarship Awards**
Each year, ēCO Credit Union offers the A.L. Bratcher Scholarship in honor of the late Reverend A.L. Bratcher. Reverend A.L. Bratcher played an instrumental role in the credit union movement, founding Canaan Baptist Church Federal Credit Union. To continue recognizing the work and dedication of safe, sound, member-first financial institutions by Reverend Bratcher, ēCO awards two $2,000 scholarships.

The scholarship is open to local seniors who plan on enrolling in 2 or 4-year schools for the upcoming academic school year. After receiving a large number of scholarship applications during the 2015 application period, ēCO Credit Union’s A.L. Bratcher Scholarship Committee selected Alyssa Hope and Tyler Green as the 2015-2016 A.L. Bratcher Scholarship recipients.

Alyssa Hope graduated from Oak Grove High School in May. From serving as the Chairperson of Special Needs Committee in the school’s Student Government to actively participating in the Oak Grove Community Clean Up, Alyssa excelled in extracurricular activities. While balancing extracurricular activities and community involvement, Alyssa also maintained an excellent 4.08 GPA. Alyssa plans to attend the University of Alabama in the fall and plans to study Early Childhood Special Education.

Tyler Green graduated from Gardendale High School in May. He had an impressive 4.23 GPA. Tyler also has a very well-rounded Resume filled with extracurricular activities. From serving as treasurer and chaplain of the Gardendale Rocket Fishing Team to raising money for Christmas Visions, Tyler was very involved in the community. Tyler also plans to attend the University of Alabama in the fall and plans to study Pre-Pharmacy.

Both recipients were honored at a luncheon at The Club on May 1st.
Talk About Savings!
The Sprint Credit Union Member Discount

How would you like valuable savings on monthly wireless bills--plus waived activation and upgrade fees? You get all that and more thanks to Credit Union Name Here and Sprint’s Credit Union Member Discount program.

There are two ways to save with Sprint:

**Individuals**
- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to $36 in savings)
- Have your upgrade fee waived (up to $36 in savings)
- Use Corporate ID: NACUC_ZZM to claim your discount

**Business**
- Get a 15% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to $36 in savings)
- Have your upgrade fee waived (up to $36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

**Credit Union Member Verification**
Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

1. Free Love My Credit Union Rewards app for Android and/or iPhone.


3. Sign up for Sprint’s AutoPay using your credit union’s checking account or credit union debit/credit card: [http://www.sprint.com](http://www.sprint.com).

4. For members paying their Sprint monthly bill through Sprint’s AutoPay option using their credit union checking account or debit/credit card, verification is as easy as it gets.

- Members sign up for Sprint’s AutoPay online using their credit union account (checking, debit card or debit card).
- Sprint pulls the R&T and credit/debit card BIN numbers monthly and verifies credit union membership for all accounts being paid through Sprint’s AutoPay.
- These members are validated monthly each time the report is pulled. Members verified this way don’t need to go through any other verification process.

Start saving with Sprint today!

What can you do with $1?
In today’s day and age, $1 won’t buy a whole lot, but now it’s all you need to open an account at ēCO Credit Union. That means with $1... anyone who lives, works, worships, or attends school in Jefferson, Shelby, Walker, Blount, or Cullman County can join ēCO. With $1, you are a member and have one vote at the credit union--regardless of your total account balances.
Second Quarter Dividends

The second quarter dividends on savings (Share) accounts are at the following levels:

- **Tier 1** ($100,000 or more): 0.40 APY
- **Tier 2** ($75,000-$99,999): 0.30 APY
- **Tier 3** ($40,000-$74,999): 0.25 APY
- **Tier 4** ($10,000-$39,999): 0.20 APY
- **Tier 5** ($100-$9,999): 0.15 APY
- **Tier 6** ($0-$99): 0.00 APY

Locations and Office Hours

**Alabaster Office**
507 First Street North
Alabaster, AL 35007
Phone: 205.226.3951
M-F 9:00 AM-5:00 PM
Drive-Thru: 9:00 AM-5:30 PM

**Clay Office**
2430 Old Springville Road, Suite 100
Birmingham, AL 35215
Phone: 205.226.3940
M-F 9:00 AM-5:00 PM
Drive-Thru: 9:00 AM-5:30 PM

**Gardendale Office**
1233 Pecan Avenue
Gardendale, AL 35071
Phone: 205.226.3948
M-F 9:00 AM-5:00 PM
Drive-Thru: 9:00 AM-5:30 PM

**Homewood Office**
* Jefferson County
Board of Education &
Homewood City Schools
Employees Only
Phone: 205.226.3959
M-F 8:00 AM-4:30 PM
Closed from 12:30-1:30

**McCalla Office**
Colonial Promenade
Tannehill
4933 Promenade Parkway Suite 113
Bessemer, AL 35022
Phone: 205.226.3944
M-F 9:00 AM-5:30 PM

**Riverchase Office**
3746 Lorna Road
Birmingham, AL 35216
Phone: 205.226.3938
M-F 9:00 AM-5:00 PM
Drive-Thru: 9:00 AM-5:30 PM