



**VOTE**  
For a  
**NEW  
VEHICLE**

**IS YOUR RIDE  
OUTDATED?**

**ELECT TO GET A NEW OR USED VEHICLE FOR 2024**



**SAVE A BONUS  
0.25% OFF**

**YOUR NEW QUALIFIED  
NEW OR USED VEHICLE LOAN**

\* Special is for qualified members (Equifax credit scores over 660) financing a new or used vehicle loan (Models 2022 or newer) with Estacado FCU from April 1st, 2024 till June 30th, 2024. Rate received is based on your Equifax credit score. Member receives 0.25% off Estacado's current rates. Existing EFCU loans do not qualify. See EFCU for more details.

## **ESTACADO NOW OFFERS SMALL BUSINESS SAVINGS & CHECKING ACCOUNTS**

- Free Online & Mobile Banking
- No Monthly Service Fee with low minimum balance of \$500 Average Balance
- Available for small businesses in Lea, Gaines, Yoakum and Cochran counties
- No Analysis or Deposit fees
- Check copies and e-Statements available online for free





Search...



## IMPROVING YOUR MOBILE & ONLINE EXPERIENCE

### MOBILE TIPS

- How do I use the Mobile Banking **Red Dot with + Symbol**
  - Remote Deposit** – Scan a check to deposit to your account (4pm cutoff for same evening deposit), select account to deposit to, take photos of your deposit (front & back), enter Amount
  - Transfer Money** – Move money between your Estacado shares and loans
  - Pay Bill** – Use Billpay to pay your bills from anywhere.
  - Add Alert** – Select account, type of Alert, enter Amount or Check Number, and how to contact you.
- Is my check deposit or debit transition pending?
  - Click on Account, then click on **Pending** at top of screen to see deposits and withdrawals pending
- How do I pay your pills with Estacado’s FREE Bill Pay?
  - Click on **My Finances** at bottom, Select **Bill Pay**, then Click on **Access Billpay**, click on **Select Payee**, enter Send Date & Amount, then click **Pay**
- How do I block my Debit Card if lost?
  - Click on **Cards** at the bottom, select card, the click on **Block Card** at the bottom.
- How do I change my Password?
  - Click on **More**, select **App Settings**, click on **Change Password**, enter old & new password, click on **Change Password**
- How can I send a message to EFCU?
  - Click on **More**, select **Secure Message**, type message, and click on **Send**
- How can I hide accounts I don’t want to show?
  - Click on Three Dots (...) to the right of each savings or Checking, select **Hide Account**. Unhide from website.

### ONLINE TIPS

- How can I customize\* my account setup?
  - Click on Gear symbol at top of the screen, click on **Create a New Group** (if needed), use pencil to select shares to be in that group, select **Group Color**, click on **Save**.
  - Click on your shares, then select the pencil icon at the top to change the name of the share
  - Click on the eye symbol to Hide or Unhide accounts you don’t want to display.

\*You must be primary or joint on a share or loan to be able to view the account/share/loan.
- How can I transfer money?
  - Transfer in your Account - Click Transfer Money at top of screen, Click on **Between Your Accounts**, select account From Account & To Account, click on **CONTINUE**, enter Amount & Date and click on **CONTINUE**.
  - Add Transfer to another EFCU Member - Click on **My Finance** at top of screen, select **My Recipients**, create new person by clicking **Send Invite**, enter Name, Email or Phone Number, click on **Send Invite**. These saved members are now available in **Transfer Money** under **Contacts**.
  - Transfer to Another Bank Account (Not EFCU) – Click on **My Finance** at the top of screen, click on **BillPay**, Click on **Transfer/Send Money** in the red bar at top, in External Accounts section click ADD, enter Routing and Account Number, and Type, check disclosure box and SAVE. Select Transfer or Send Money and use down arrow to choose external account. (First external transfer requires test of a few cents – YOU MUST CONFIRM). **\*\*\*Note that transfers usually take 1-2 business days\*\*\***
- What can I do with the **Red Dot with + Symbol** at the top?
  - Apply for Loan**
  - Pay Bills** in Bill Pay
  - Add Alert** to my Online accounts – Select account, type of Alert, enter Amount or Check Number, and how to contact you, click on **Save**.

# Mark's Remarks

Thank you to all our members for 71 wonderful years! We are now a \$100 Million dollar company serving over 8,100 members, have four branches (Hobbs, Lovington, Denver City and Eunice) and serve four counties (Lea, Yoakum, Gaines & Cochran counties). Thank you for electing to be part of our growing success.

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 high-rate competitive certificates providing a safe, insured depository for your savings.

Our **Elect to Get a New Vehicle Special** save qualified members 0.25% off their new vehicle loan (4/1 – 6/30/24). Apply online to get approved or pre-approval to go shopping. Visit our website at [www.estacadofcu.com](http://www.estacadofcu.com) to **apply today!**

*Thank you for being a great member of Estacado!*



## 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 easier to transfer between accounts
- Post live to Estacado FCU 24 hours a day
- Bilingual for improved usage



## NEED TO REGISTER SOME SAVINGS?

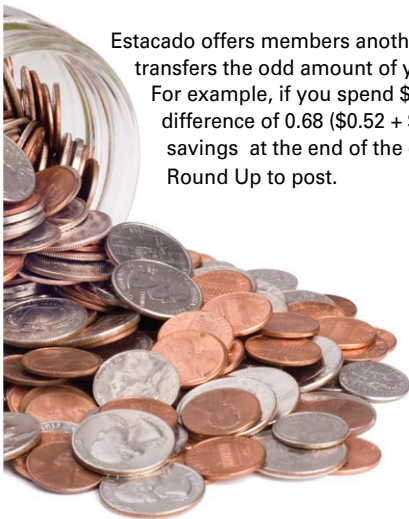
### \$\$ ROUND UP \$\$

#### AUTOMATED SAVINGS PROGRAM

Estacado offers members another **FREE SERVICE**. **Round Up** is an automated savings program that transfers the odd amount of your debit or ACH transaction to your designated savings account. For example, if you spend \$7.48 AND \$8.84 at stores in one day with your debit card, the total difference of 0.68 (\$0.52 + \$0.16 = \$0.68) will transfer from your checking to your selected savings at the end of the day. \* Members must have funds available in your checking for Round Up to post.

Members can save hundreds of dollars per year, save money for special uses in your EFCU savings, eliminate dormant accounts, and possibly save you money on NSF fees by having emergency money (Free overdraft to savings) to cover checks or ACH items.

Members can email [contactus@estacadofcu.com](mailto:contactus@estacadofcu.com), call 575-393-1596 or stop by to sign up for **THE NEW ROUND UP PROGRAM**



Visit us at [www.estacadofcu.com](http://www.estacadofcu.com)

## ESTACADO NEWS

- Notice – Inactive Debit Cards for over 12 months will be closed.
- Estacado will open late or close early on the 4th Wednesday of each quarter for Staff Training.
- Introducing Business Savings and Checking Accounts

### Free ATM Networks



Facebook

[www.facebook.com/estacadofcu](http://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](http://www.estacadofcu.com)



## ESTACADO OFFERS GREAT CERTIFICATE RATES!

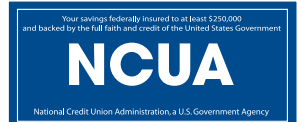
- Guaranteed locked rate for the term of your certificate up to 5 years.
- Deposits that support your local community members.
- Ability to borrow against regular certificates.

## TIRED OF THE STOCK MARKET ROLLER COASTER?

Certificates and Individual Retirement Accounts (IRA) Certificates are fully insured up to \$250,000 with fixed rates from six to sixty (6 to 60) months. You can never lose your principal if you hold it to maturity. We offer special features like low minimum of \$1,000, flexible due dates you can pick, and IRAs which allow new contributions.

Visit our website <http://www.estacadofcu.com/share-rates.html> for more info.

\*Early withdrawal penalty may apply.



**REGISTER**   
**SHOW UP**   
**VOTE**

## 2024 ANNUAL MEETING

The nominating committee will consider nominations to run for the Board position at our next annual meeting, tentatively scheduled for September 12th 2024. Qualified primary members in good standing should contact Mark at 575-393-1596 X116 by 5/17/24 to run for the Board. A letter of intent to run and resume are required.

**A separate ballot may be mailed to eligible members, if necessary.**

### HOLIDAY CLOSURES:

5/27/24.....	Monday.....	Memorial Day
6/19/24.....	Wednesday.....	Juneteenth
7/4/24.....	Thursday.....	July 4th Celebration