

A person wearing a grey checkered suit jacket and dark trousers is walking. They are holding a thick, old book in their right hand and a brown leather messenger bag in their left. The background is a blurred outdoor setting with warm, golden light.

Missionary Banking at ECCU:

Everything You Need to Know

EVANGELICAL
CHRISTIAN
CREDIT UNION





Our mission is to support yours



"You've been called to share the gospel throughout the world. Your Christian community is entrusting you with their resources as you answer the Great Commission. Evangelical Christian Credit Union exists to help you be the best steward you can. We understand the challenges of international banking, and we reduce and eliminate fees so more of your resources go towards your mission."

—Abel Pomar, President, CEO

This packet answers the top questions missionaries ask about managing an international banking account, provides tools to guide you through financial challenges on the mission field, and explains how to become an ECCU missionary member.



Your savings are federally insured up to at least \$250,000 and backed by the full faith and credit of the United States government. National Credit Union Association (NCUA) a U.S. government agency.



How to Join ECCU

Apply online in as little as five minutes anytime, anywhere. When you bank with ECCU, you can access your money wherever the Lord calls you.

Setting up your account is easy. To complete the application, you'll need to provide your:

- » Basic identification information, including driver's license or passport
- » Physical address and contact information
- » Social Security Number
- » Date of birth (must be at least 18 years old)
- » Employment information

You can start your application online here: <https://www.eccu.org/missionarybanking/getstarted>



Questions about International Banking

As a missionary, you have a lot on your plate. You're building relationships and bringing the gospel to the world all while learning to navigate an unfamiliar culture. It's easy to forget to ask crucial questions about managing funds internationally. Here are some of the top questions we get.

How do I access my ECCU account internationally?

No matter where in the world you serve, you can easily manage your accounts online from any computer or mobile device. The ECCU website and mobile app both let you transfer money, make or collect payments, and deposit checks from anywhere you can connect to the Internet.

Download the ECCU Mobile Banking app on Google Play or the Apple App Store for the best experience on mobile.

You can also use our 24/7 international number to access your account by phone: (714) 671-5701.





How do I wire funds from my ECCU account to a bank outside the U.S.?

You want your mission to have a big impact on the community you serve in. Sometimes that takes a big financial investment. Wire transfers make it easy to handle large transactions—even when you're outside the country.

ECCU is one of the only banks that allows you to make international wire transfers through online and mobile banking.

International wire transfers

And, it's cost effective when you use online or mobile banking:

\$22 Outgoing International wire transfers*

\$18 Outgoing Domestic wire transfers*

\$0 Incoming Domestic or International wire transfers*

What other international fees should I be aware of?

Handling money internationally is complicated. It's easy for missionaries to get bogged down by hidden fees and feel financially restricted. At ECCU, we keep our international fees low to serve missionaries like you.

Save an average of \$600 a year in banking fees

- » No International transaction fees on ECCU's Visa Gold Everyday Cashback Credit card.*
- » No fees from ECCU on international ATM withdrawals. (note a 1% fee is imposed by Visa, and the ATM may charge a fee)*

* For more information on fees for missionaries, visit eccu.org/documents/Personal_Account_Information_and_Fee_Schedule.pdf

A photograph of two women shaking hands over a wooden table. On the table are several coffee cups, a smartphone, and a small vase with dried flowers. The scene is set in a bright, modern interior, possibly a cafe or office break room. The text 'What Missionary Membership Means at ECCU' is overlaid in large white font on the left side of the image.

What Missionary Membership Means at ECCU

Missionaries need their resources to be accessible and secure. At ECCU, we provide flexible ways for missionaries to use their money abroad and enjoy significantly reduced international banking fees as well as higher than average savings rates, all while responsibly protecting the money God has entrusted to them.



Checking

With an ECCU checking account, your money is ready to use when and where you need it. You'll receive a Visa Gold check card, which you can use in over a million ATMs in more than 100 countries **with no fees from ECCU for international ATM withdrawals. (note a 1% fee is imposed by Visa, and the ATM may charge a fee)***

Savings

Whether you're saving for a big purchase, practicing financial stewardship, or just want to create an emergency fund, our savings accounts with higher than average rates can help you meet your financial goals.

Credit card

With the ECCU Visa Gold Everyday Cashback Credit Card you can start earning 1.5% cash back on purchases you make every day with no annual fee and no international transaction fees.*

Online and mobile banking

Our website and mobile app make online banking accessible wherever you go—while maintaining security and protection you depend on.

Mobile check deposits

You can deposit up to \$10,000 per day from anywhere you have online or mobile service.

Online bill pay

Conveniently pay your bills or make payments to individuals at no cost. You can even have a check mailed in the US directly from your account.*

Transfer money

You can transfer money to another ECCU member instantly, or conveniently transfer between your ECCU account and another bank—even an international one.

Alerts

In addition to our extensive online security, you can customize text or email alerts to monitor activity on your account. These alerts help keep your accounts secure 24 hours a day.

To learn more about ECCU online security, visit

[https://www.eccu.org/missionarybanking/onlinebanking.](https://www.eccu.org/missionarybanking/onlinebanking)

*For more information on fees for missionaries, visit [eccu.org/documents/Personal_Account_Information_and_Fee_Schedule.pdf](https://www.eccu.org/documents/Personal_Account_Information_and_Fee_Schedule.pdf)



Missionary Survival Guide

When you serve in another country, there are ministry hurdles you'll have to navigate that ministers in the U.S. simply don't face. Our Missionary Survival Guide is your one-stop-shop for:

- » International banking education
- » Advice from veteran missionaries
- » Best practices for keeping your money safe
- » Fundraising help
- » Recommendations for communicating with donors
- » Travel tips
- » Apps to calculate exchange rates and identify foreign languages
- » And more

It's a resource you'll refer to again and again—as you prepare to leave and while you're in the field.

Get your free Missionary Survival Guide: <https://www.eccu.org/get-the-guide>

For complete information on ECCU's products and services

visit [eccu.org/missionarybanking](https://www.eccu.org/missionarybanking)

or contact us at **800.634.3228**

(internationally at **714.671.5705**)

memberservice@eccu.org