



# ECU NEWS

## ECU Auto Loans

Whatever type of vehicle you're searching for, an ECU Auto Loan can get you in the driver's seat! With great rates and no payments for 90 days, you can buy now and make no payments until spring!

**Visit [ecu.org/auto](http://ecu.org/auto) to apply today.**

Newsletter for Members • January 31, 2023

## News Briefs



### **Holiday Closing**

Eastman Credit Union will be closed Monday, February 20th in observance of Presidents' Day.

### **ECU Annual Meeting**

The ECU Annual Meeting will be held during the first two full weeks of March 2023 and will be conducted in a way designed to allow members to participate by visiting a branch most convenient to them. Additional information will be provided closer to the date.

### **TurboTax®**

It's that time again! TurboTax is the quickest way to file your taxes and receive a fast, electronic return. Prepare your return for free and pay only when you print or e-file your tax return. ECU members using TurboTax even get a discount! Simply login to ECU Online® and click on 'TurboTax' to learn more and get started.



## Important Information Regarding Your 2022 Tax Documents

If you are enrolled in ECU Online Statements, your 2022 tax documents have been delivered via ECU Online®. They can be found with your other online statements under the 'Tax Statements' tab. They will not be delivered via the United States Postal Service (USPS).

If you are not enrolled in ECU Online Statements, your 2022 tax documents were delivered via the USPS.

**To learn more about ECU Online Statements and enroll today, visit [ecu.org/onlinestatements](http://ecu.org/onlinestatements).**



Facebook: [ECUBesideYou](https://www.facebook.com/ECUBesideYou)



Instagram: [@eastmancreditunion](https://www.instagram.com/eastmancreditunion)



# ECU BESIDE YOU



# Is It Time to Open a Christmas Club Account?

It's that time of year...holiday credit card bills are arriving, along with the stress of making the payment.

Why not take the strain off your holiday budget by preparing for the holidays all year long with an ECU Christmas Club account? Simply fund your account using automatic transfer, payroll deductions, or over-the-counter deposits. It's easy, convenient, and you won't have to rely on your credit cards for holiday shopping.

Funds automatically transfer to your savings account each October 31st, just in time for holiday shopping.

**To open your Christmas Club account, visit [open.ecu.org](http://open.ecu.org) today!**

## Special Offers with ECU Visa<sup>®</sup>

### **2.49% APR on Balance Transfer and Cash Advances**

made to your ECU Visa credit card through February 28, 2023. All balances will convert to 9.90% APR – 18.00% APR after August 31, 2023.

**Get started at [ecu.org/balancetransfer/](http://ecu.org/balancetransfer/)!**

**Important Information:** Rates and terms are subject to change without notice. APR is Annual Percentage Rate. Interest will accrue on all balances unless paid in full at the end of each billing cycle. Cash advance and balance transfer balances are always subject to a finance charge from the date they are posted to your account. Business accounts and other ECU loan balances are not eligible for the promotional rate. For details on Visa Cardholder Agreement, please visit [www.ecu.org](http://www.ecu.org).

## Have You Considered an Adjustable-Rate Mortgage?

If you are looking for affordable housing with lower payments or don't plan on staying in a home long-term, you may benefit from an adjustable-rate mortgage (ARM).

With an ARM, you will initially receive a lower interest rate that is fixed for a specific time period (usually five or seven years), resulting in a lower payment. After the initial fixed-rate period, your payment may adjust annually, and your payment will go up or down accordingly. If at any time you determine it would be in your best interest to move to a fixed-rate mortgage, you may refinance or modify your mortgage to a fixed-rate.

**To learn more about how an ARM works and see if it is the right choice for you, contact a mortgage specialist at [morloan@ecu.org](mailto:morloan@ecu.org) or 800.999.2328.**



**EASTMAN  
CREDIT  
UNION<sup>®</sup>**

For more details about ECU's products and services, visit [www.ecu.org](http://www.ecu.org), or call 423.229.8200 or 800.999.2328.

The Eastman Credit Union logo, ECU Online, ECU, Equity Express, It's Your Money and Lifeline are registered service marks of Eastman Credit Union. Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.