



ECU NEWS

Newsletter for Members • January 31, 2022

News Briefs



Holiday Closing

Eastman Credit Union will be closed Monday, February 21 in observance of Presidents' Day.

ECU Annual Meeting

The ECU Annual Meeting will be held during the first two full weeks of March 2022 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®

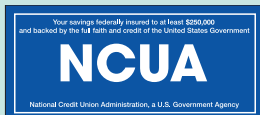
It's almost that time again! TurboTax is the quickest way to file your taxes and receive a fast, electronic return. Prepare your return for free and pay only when you print or e-file your tax return. ECU members using TurboTax even get a discount! Simply login to ECU Online® and click on 'TurboTax' to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



Facebook: [ECUBesideYou](#)



Instagram: [@eastmancreditunion](#)



Save More with ECU Visa®

2.49% APR on Balance Transfers and Cash Advances

made to your ECU Visa credit card through February 28, 2022. All balances will convert to 9.90% APR - 18.00% APR after August 31, 2022.



What are you waiting for? Transfer your balance today and start saving!

Visit ecu.org/BalanceTransfer to get started!

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.

It's More than Building a House. It's Building a Home.

Did you know ECU offers construction loans? Our team of mortgage specialists can help make your dream home a reality.

- Free consultation with a mortgage specialist
- One loan, one closing, one set of closing costs
- Finance up to 95% loan-to-value
- Fixed rate loans available
- Up to 12-month construction period

Visit ecu.org/constructionloans to apply today!



ECU BESIDE YOU



Skip A Payment Program

Stressed about all of the bills after the holiday season? ECU encourages members to make responsible financial decisions, but we also know there are times in life when making your monthly loan payment might be difficult due to certain situations.

ECU's Skip A Payment program provides a way to manage these special circumstances. Instead of cutting corners to make your monthly payment on your loan at ECU, you can skip your payment and use those funds for other needs.

ECU loans must be current and in good standing, and the loan to be skipped must have been current for the past six months. You may skip a payment one time per loan, per year. A skipped payment is considered to be one monthly payment, two consecutive bi-weekly payments, or four consecutive weekly payments. Interest will continue to accrue during the skipped period, extending the term of the loan, and a \$25 fee will be charged for each loan skipped.

To learn more about which loans are eligible for the Skip A Payment program and how to participate, visit ecu.org/skipapayment.



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 November 1, just in time for holiday shopping.

To open your Christmas Club account, visit open.ecu.org today!



ECU Auto Loans

Have you been waiting for the right time to purchase the car of your dreams? With ECU's help, you can start the year off right in the car you've had your eye on!

Why choose an ECU Auto Loan?

Great, low rates

Online application process from start to finish

90-day payment deferral so you can buy now and pay later

Excellent member service to help you through the entire process

What are you waiting for? Apply for an ECU Auto Loan today and you'll be in your new car in no time!

Visit ecu.org/auto to get started!

Important information: Loan and payment deferral subject to approval.



**EASTMAN
CREDIT
UNION®**

For more details about ECU's products and services, visit www.ecu.org, or call 423.229.8200 or 800.999.2328.

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