



# ECU NEWS

Newsletter for Members • November 30, 2023

## News Briefs



### Holiday Closings

Eastman Credit Union will be closed on Monday, December 25, in observance of Christmas Day. We will also be closed on Monday, January 1, 2024, in observance of New Year's Day.

*ECU observes all federal holidays.*

### Beware of Scams this Holiday Season

Be on the lookout for scam artists who may attempt to defraud you during the holiday season. Stay alert, and do not give your personal or card information in response to a phone call, text, or email. **Please remember that Eastman Credit Union and its representatives will not ask for your complete card number, PIN, or the security code on the back of your card.**



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



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



## It's Right Around the Corner!

Behind on your holiday shopping? Don't worry! You can still purchase gifts in time for Christmas with ECU's Seasonal Loan. Through December 31st, qualifying members may borrow up to \$8,000 for 18 months with rates as low as 6.95% APR\*.

**Visit [ecu.org](https://ecu.org) and apply today!**

### Important Information:

\*APR is Annual Percentage Rate. For every \$1,000 financed for 18 months, the payment would be \$58.66 at 6.95% Annual Percentage Rate. Loan subject to credit approval.

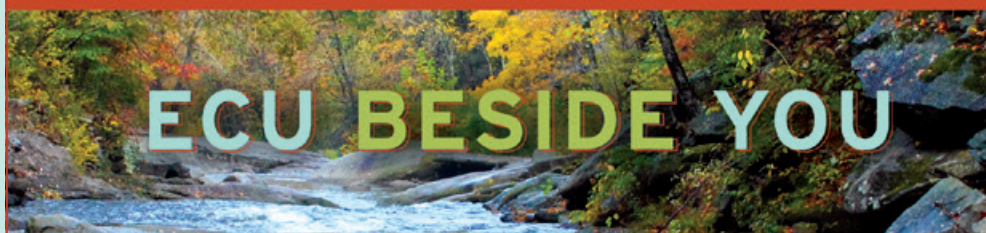


## Beyond Free Checking

**Now is a great time to open a Beyond Free Checking account!**

**Visit [ecu.org/bfc](https://ecu.org/bfc) to learn about the countless benefits of a truly free checking account!**

- No monthly service fees*
- No minimum balance requirements*
- No fee for debit cards*
- Convenient mobile deposits using the ECU Mobile App*



# ECU BESIDE YOU

# Get Pre-Qualified for Your Mortgage Loan

Buying a home can be exciting but also stressful, especially since it is one of the most expensive purchases you will ever make. However, there's a way to alleviate that stress, and that is by getting pre-qualified.

Before starting your home search, an ECU Mortgage Lending Officer can review your finances and information and provide an estimate of the maximum loan amount you would qualify for. This step helps you understand the amount you can afford and also lets your real estate agent know that you are committed to purchasing a home.

**If you're interested in learning about ECU's mortgage options and applying, visit [www.ecu.org/mortgage](http://www.ecu.org/mortgage) today!**



## 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](http://ecu.org/constructionloans) to apply today!**

## Download the ECU Cards App!

Use Card Control to instantly turn your card off and on with a single tap. Plus, you can submit travel notices, set up instant alerts, set transaction limits, and more!



**Take control today and download the ECU Cards App! Visit [ecu.org/ecucardsapp](http://ecu.org/ecucardsapp) to learn more.**

## Spread holiday cheer with Zelle® right from ECU Online® and the ECU Mobile App!

Whether it means finding the perfect gift, going on a winter adventure, or throwing a holiday party, Zelle® has you covered.

### **Send the gift they'll love.**

It's hard to keep track of everyone's wish lists. Send money with Zelle® instead and help them buy what their heart wants most.

### **Merrily share costs.**

Everyone wins when you use Zelle® to split the cost of group gifts and holiday expenses. Take the lead or pay friends back! Nothing spreads holiday cheer faster than money hitting their account within minutes.

### **Gift-giving made simple.**

The holidays can be stressful, but luckily, Zelle® makes gift-giving delightfully simple. Just open the ECU Mobile App or ECU Online and click or tap 'Move Money' to send money with Zelle®!

### **Make gifting simple with Zelle®!**

<sup>1</sup>U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

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

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