



ECU NEWS

Newsletter for Members • September 30, 2024

News Briefs

Holiday Closing

Eastman Credit Union will be closed Monday, October 14th, in observance of Columbus Day. ECU observes all federal holidays.

ECU Member Appreciation

Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Bring your personal items to one of ECU's 2024 Member Appreciation Shred Days! As a way to say thank you for being our member, ECU's Member Appreciation Shred Days provide a great opportunity to reduce theft and security risks by safely destroying confidential information. For more details and a full schedule, visit ecu.org/shred.



UPCOMING SHRED DAYS:

Saturday, October 19 8:00 a.m. – 12:00 p.m.
Meadowview branch

**Branches are not open for business on Saturdays.*

**In order to accommodate all members participating, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.*

Free Seminars

Did you know ECU offers several free seminars covering topics such as home buying, home construction, retirement planning, and other useful topics? For a complete schedule and to register, visit ecu.org/seminars.

Fuel Your Dreams

with an ECU Auto Loan & a chance to win FREE GAS FOR A YEAR*!

This fall, we're giving away free gas for a year*! When you finance your new or used auto loan with ECU between now and November 15, 2024, you could be one of eight winners to get free gas for a year*!



- **Competitive Rates**
- **Up to 125% Financing**
- **No Payments for 60 Days**
- **24/7 Online Application**
- **Plus, You Could Win Free Gas for a Year*!**

Visit ecu.org/gasgiveaway to learn more & apply today!

Important Information: Loan and payment deferral are subject to credit approval. New money only. Must be a new purchase or external refinance. Certain restrictions and limitations apply.

*Prize equivalent to \$2,000.



ECU's Elizabethton Branch Features New Design and Curbside

On Thursday, August 22nd, ECU representatives and community members gathered to celebrate the opening of a new branch located at 1530 West Elk Avenue in Elizabethton, Tennessee.

"Today, we're celebrating more than opening the doors to a new location. We're celebrating new relationships and friendships. We're celebrating the members and communities of Elizabethton and Carter County and the opportunity to serve their financial needs. We're also debuting a new and innovative ECU branch experience," said Kelly Price, ECU's President and CEO.

ECU's newly redesigned interior integrates technology and a new layout for an improved member experience. West Elk is ECU's first full-service branch to provide ECU Curbside, which allows members the opportunity to access services beyond what's available in the drive-through from their vehicles.



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

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ECU BESIDE YOU[®]

Mortgage Loans Customized Just for You

Are you struggling to find a mortgage loan that covers all your needs, including financing for closing costs and renovations? Finding the right mortgage for your individual needs can be a challenge.

Without the right mortgage, you could end up paying a down payment you can't afford or draining your savings account, leaving no extra funds for needed upgrades or renovations. This could make homeownership more stressful than it has to be.

ECU is here to help! We offer several mortgage options with up to 100% financing. We may also be able to finance all or a portion of your closing costs! There's even an option to include additional funds for renovations and upgrades. Whatever you need, ECU can customize a mortgage just for you.

Visit ecu.org/mortgage to learn more or apply today.



Christmas Club

Are you ready for the holidays? With the Christmas Club, you can get a head start on Christmas shopping by withdrawing funds early! The Christmas Club will help you prepare for the holidays all year using automatic transfers, payroll deductions, or over-the-counter deposits. Remember, all funds will automatically transfer to your savings account on November 1st.

Visit open.ecu.org to open your Christmas Club account today!



90 Years of A Better Way

ECU is celebrating 90 years of service. Chartered on September 10, 1934, and opening with only a makeshift office tucked away in Building 75 on the Tennessee Eastman Company plant site, ECU's founders had a vision for providing members with a better way.

"From day one, we've focused on what was best for our members and doing that has always led us in the right direction," said Kelly Price, ECU's President and CEO.

ECU is celebrating the service milestone with a campaign focusing on stories shared by members and staff. Read more at ecu.org/90years.



Save with ECU Visa®!

Does your credit card have a high interest rate? Do you have multiple credit card balances from various companies? Are you tired of spending your hard-earned money on unnecessary credit card fees? Carrying balances from month to month on credit cards with high APRs is expensive and can substantially increase your debt over time due to accruing monthly interest.

However, by transferring your high-interest credit card balances to an ECU Visa credit card, you could potentially save hundreds, or even thousands, of dollars in interest payments.

Why should you transfer your credit card balances to an ECU Visa?

- **Low fixed and variable rate options**
- **No annual fees or balance transfer fees**
- **Simple process**
- **No deferred interest**
- **Options to earn rewards and cash back**
- **And so much more!**

Don't let high credit card interest rates hold you back!

Visit ecu.org/balancetransfers to transfer your balance to an ECU Visa and start saving today!



We are excited to announce the latest round of winners who have each received \$2,000 during our Digital Summer campaign. Enjoy your winnings!



Dorothy



Chandler



John



Brendy

Contest ended September 15th.

It's (Almost) the Most Wonderful Time of the Year!

Believe it or not, Christmas is less than three months away, and now is a great time to start planning your holiday expenses! Whether it's gift giving, a holiday gathering, or travel expenses to celebrate with family, we know the costs can add up, so let ECU help with our Personal Loan!

Get a head start and avoid the stress this holiday season. Visit ecu.org to apply today!



Are You Thinking of Retirement?

Conducting an annual review of your retirement goals and strategy is a great way to ensure that your plans for the future are realistic and on track.

Scheduling a retirement tune-up with a financial advisor is always a great idea. Your advisor can discuss with you what you need to do to help pursue retirement security and feel confident about your future.

Please call for your free consultation today!

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