



Newsletter for Members • September 30, 2024

## News Briefs

### Holiday Closing

Eastman Credit Union will be closed Monday, October 14<sup>th</sup>, in observance of Columbus Day.

ECU observes all federal holidays.

### 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](http://ecu.org/seminars).



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



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

Federally insured by NCUA

**Congratulations to our latest Digital Summer winners who each received \$2,000!**



Dorothy



Chandler



John



Brendy

Contest ended September 15<sup>th</sup>.

# ECU NEWS

## 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](http://ecu.org/balancetransfers) to transfer your balance to an ECU Visa and start saving today!

## New Rates, New Ride!

Are you in the market for a new car? Have you found the perfect vehicle but wish the rates were lower?

### SHOP ECU FIRST!

- **New Competitive Rates – as low as 5.50% APR!**
- **Up to 125% Financing**
- **No Payments for 60 Days**

Visit [ecu.org/texasauto](http://ecu.org/texasauto) to apply today!

Plus, for a limited time, you could **WIN FREE GAS FOR A YEAR\*** when you open a new Auto Loan at ECU!

Visit [ecu.org/gasgiveaway](http://ecu.org/gasgiveaway) to learn more.

Important Information: APR refers to Annual Percentage Rate. The annual percentage rate is our best rate. Your rate may be higher depending on credit history, underwriting criteria, loan amount, and region, as applicable. Loan and payment deferral are subject to credit approval. Certain restrictions and limitations may apply.

\*Prize equivalent to \$2,000.



# ECU BESIDE YOU®

# 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](http://ecu.org/90years).



## 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](http://ecu.org/mortgage) to learn more or 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 today for a free consultation with an ECU Asset Management Financial Advisor.

**Harry Headrick**  
Investment Consultant  
Serving Longview, TX Branches  
903-381-6523



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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For more details about ECU's products and services, visit [ecu.org](http://ecu.org), or call 903.381.6500 or 800.999.2328.

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