

ECU NEWS



Newsletter for Members • February 29, 2024

News Briefs

ECU Annual Meeting

ECU's 2024 Annual Meeting will allow members to participate by visiting our website or a branch most convenient to them. Members will have the opportunity to submit a ballot, which will be available online and at all branches beginning March 4th and will be accepted through March 15th. Members will also be able to view the Annual Meeting video in branch lobbies on Friday, March 15th, as well as on our website starting March 4th. Please look for an email in the near future concerning the Annual Meeting or check our website at ecu.org/annualmeeting for the most current updates.

TurboTax®

Looking to file your taxes quickly and receive a fast, electronic return? TurboTax is the perfect solution for you! As an ECU member, you can even enjoy a discount when using TurboTax to file your taxes. You can prepare your tax return for free and only pay when you're ready to print or e-file your return. To learn more and get started, log in to ECU Online® and click on the 'TurboTax' option under the 'Additional Services' tab.



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



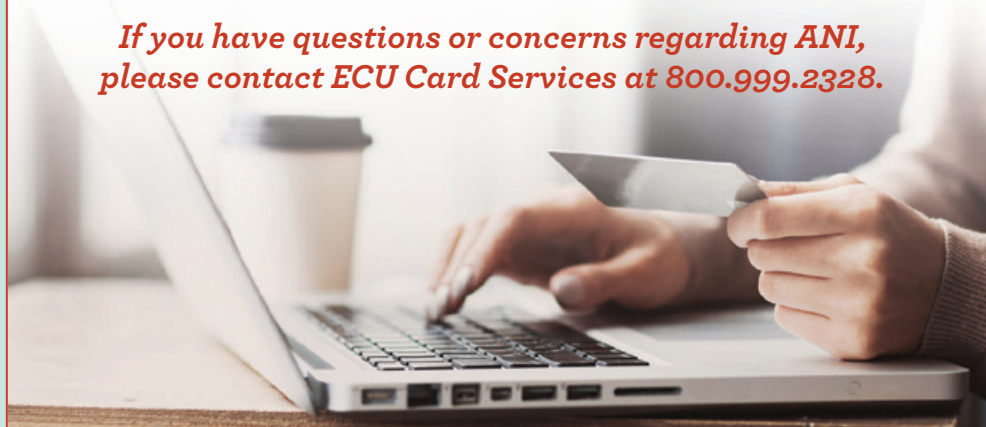
Federally insured by NCUA

Important Information Regarding Online & Remote Purchases with Your Visa® Debit & Credit Cards

All card issuers, including Eastman Credit Union, are implementing a new Visa regulation called Account Name Inquiry (ANI). This regulation is aimed at reducing fraud by enabling participating merchants to verify that the name provided by the cardholder matches the name held by their issuing financial institution.

What does this mean for you? It means that it's important for you to enter your name exactly as it appears on the Visa card you are using to place online orders and other card not present transactions to avoid having those transactions declined.

If you have questions or concerns regarding ANI, please contact ECU Card Services at 800.999.2328.



Get the Car You Want Today!

Are you ready for a new car or truck? Or one that's new to you? Experience an easy application process, competitive rates, flexible terms, and more with an ECU auto loan!

Visit ecu.org/auto to get started and apply today!



ECU BESIDE YOU

Did you know that ECU takes care of the administration and servicing of your mortgage when you choose one of ECU's great mortgage loan options?

You may be asking, "Does this matter?" Well, it matters when it matters.

Some situations when local servicing can be an advantage are:

- You have questions regarding your mortgage.
- You need to update homeowners insurance information or have filed an insurance claim.
- You want to ensure your taxes are paid on time.
- You want to ask about removing PMI once you have obtained 20% equity in your home.

Another exceptional advantage is that you can communicate with one of ECU's friendly, professional, local mortgage specialists if you need to ask questions about your mortgage. Whether you give us a call or visit a branch, you know you'll experience the extraordinary service you've come to expect from ECU.

When it's time to decide who your mortgage lender will be, start with ECU.



Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account. Please contact us today via ECU Online®, over the phone, or at a branch to confirm your current contact information.

Let's Celebrate National Credit Education Month

Source: *Banzai Inc. – Wellness Center*

3 Rules for Using Credit:

1. Pay more than your minimum on loan payments so that you pay it off faster and pay less in interest (but be aware some lenders have early payoff penalties).
2. Keep your debt-to-income ratio (DTI) below 28%. To find your current DTI, add up how much you pay each month in debt payments and divide it by your gross monthly income.
3. Don't borrow too much at once. Keeping credit card balances in check and making timely payments are important components of your credit score and support good financial health.

How you use credit will have a big impact on your life.

Visit ecu.org/banzai for resources to help you improve your financial health.



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

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