



ECU NEWS

Newsletter for Members • March 31, 2022

News Briefs





Free Virtual Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, home construction, and other topics that may interest you.

For a complete schedule, and to register, please visit ecu.org/seminars.



 Facebook: ECUBesideYou

 Instagram: @eastmancreditunion

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Is It Time to Spruce Things Up with an ECU Home Equity Loan?

Spring is here and it's the perfect opportunity to make updates to your home. Our home equity loan options enable you to use the equity in your home as collateral. You can then use that money to remodel your kitchen, renovate the bathroom, buy new furniture, or whatever you've been dreaming of updating in your home.

You can choose a home equity loan or a home equity line of credit - whichever one best fits your needs.

To learn more about ECU's home equity loan options, or to apply today, visit ecu.org/homeequity.

Important information:

Home equity line of credit is not available in Texas.



ECU BESIDE YOU



ECU SHRED DAYS ARE BACK!

ECU is happy to announce the 2022 Shred Day schedule! Shred Days provide a great opportunity to reduce theft and security risks by destroying confidential information. Shred-it®, who is certified by the National Association for Information Destruction, will be at several area branches to provide on-site document shredding.

Shredding services will be provided at the following locations from 8:00 a.m. – 12:00 p.m., or until the trucks reach maximum capacity:

DATE	BRANCH	ADDRESS
Saturday, April 23	Wilcox	201 S. Wilcox Drive, Kingsport, TN
Saturday, April 30	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Lifestyle Fitness Center)
Saturday, May 14	Allandale	4325 W. Stone Drive, Kingsport, TN
Saturday, May 21	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (next to the Highlands Shopping Center)
Saturday, September 17	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (next to Wal-Mart)
Saturday, September 24	Blountville	1911 Highway 394, Blountville, TN
Saturday, October 1	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 15	Meadowview	2021 Meadowview Lane, Kingsport, TN

Branches are not open for business on Saturdays.

When gathering items to bring to Shred Day, please keep the following in mind:

In order to give all members the opportunity to shred their documents, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.

Please sort through your items to ensure you only bring paper items.

Remove documents from three-ring binders and hanging-folders prior to the event, as these items can cause the shredding equipment to malfunction.

Documents should be in bags or boxes that a person of average strength can carry. Plastic bags and cardboard cannot be shredded.

Not sure what materials to purge? Here are a few guidelines to help:

DO Bring to Shred Day:

- Financial account statements
- Credit card receipts and statements
- Canceled and voided checks
- Documents containing sensitive information (i.e., social security numbers, account numbers, etc.)
- Expired photo IDs and credit cards
- Outdated tax and insurance records
- Other personal confidential paperwork

DO NOT Bring to Shred Day:

- Electronics or media (i.e., hard drives, CDs, etc.)
- Magazines, phonebooks, or newspapers
- Junk mail, trash, or food waste
- Batteries or glass
- Large metal objects
- Medicine bottles or other plastics
- Paper that has already been shredded

We look forward to seeing you at one of our 2022 Shred Days!

Introducing Banzai!

We're excited to share our newest financial literacy program called Banzai! Banzai teaches people about real-world finances. This free program is available online and offers opportunities to improve the financial literacy of youth and adults.

With an interactive library and calculators, an online wellness center, and coaching modules, Banzai allows members to walk through scenarios and explore various topics from budgeting to retirement planning.

In addition, ECU's partnership provides free program curriculums to teach children and adults so the whole family can learn. You pick your content path when you enroll. And if that wasn't enough, ECU is sponsoring Banzai for classrooms in the areas we serve.

Visit ecu.org/banzai to learn more and get started today!

Banzai!

Extraordinary Auto Loans

**Spring is here! What better way to enjoy the new season than in a new car?
ECU can help!**

What makes ECU Auto Loans Extraordinary?

Exceptional Service

Great Rates

No Payments for 90 Days

**Plus, you can apply online, sign your documents,
and complete the purchase from anywhere!**

Visit ecu.org/auto to get started today!

Loan and payment deferral subject to approval.



Earn Double Points on Select Purchases!

Beginning April 1, 2022 through June 30, 2022, ECU Platinum Preferred and Cash Rewards cardholders will earn **DOUBLE** points on the following purchases:

- Gas Stations**
- Air Travel**
- Hotels**
- Home Improvement Stores**

The best part? There are no limits on rewards you can earn, and no opt-ins required!

Visit ecu.org/rewards to view the full 2022 Double Points Calendar!



We all hope to live long, healthy, and productive lives where we can take care of ourselves throughout our retirement years. Today, as people live longer and healthcare expenses continue to rise, the necessity for long-term care planning becomes more of a “when” than an “if” situation.

By having a long-term care strategy in place earlier, you’ll be better prepared for the tough financial, emotional, and administrative decisions you and your loved ones may need to make.



Please call today for a free consultation with an ECU Asset Management Representative.

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Investment Consultant
Serving Kingsport
423.578.7371

Joanne Bear
Senior Investment Consultant
Serving Kingsport
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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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