

ECU NEWS



Newsletter for Members • October 31, 2023

News Briefs



Holiday Closing

Eastman Credit Union will be closed on Thursday, November 23rd, in observance of Thanksgiving Day. ECU observes all federal holidays.

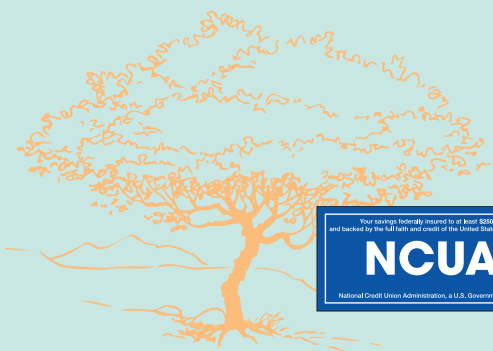
Do We Have Your Current Contact Information?

It's important that you check with us to make sure we have your current contact information so you don't miss out on important changes, fraud alerts, and other announcements that could affect you or your accounts with ECU.

Please verify your contact information via ECU Online Banking, over the phone, or at a branch today!

 Facebook: EastmanCreditUnion

 Instagram: @eastmancreditunion



Experience the Benefits of ECU's Beyond Free Checking®

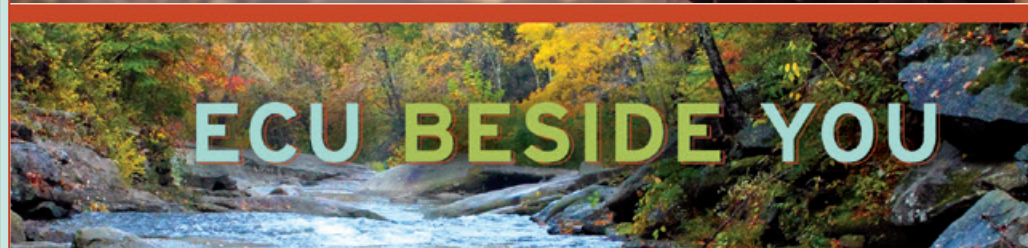
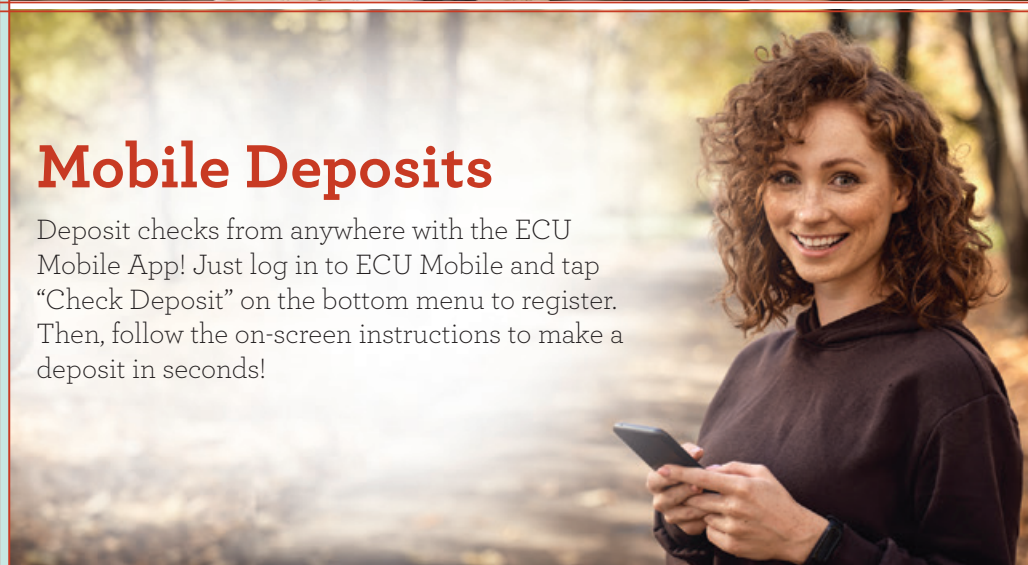
With Beyond Free Checking, you can enjoy a truly free checking account that meets your financial needs with no hassles, no hidden fees, and no gimmicks. That's right! There are no monthly service fees, no minimum balance requirements, no fee for debit cards, and free use of over 80 ECU ATMs and more than 56,200 ATMs on the AllPoint® and Publix Presto!® surcharge-free ATM networks. Plus, you receive free stock checks for every box you order! With so many benefits and no fees, that's why we call it Beyond Free Checking!

Learn more at ecu.org/free.



Mobile Deposits

Deposit checks from anywhere with the ECU Mobile App! Just log in to ECU Mobile and tap "Check Deposit" on the bottom menu to register. Then, follow the on-screen instructions to make a deposit in seconds!



ECU BESIDE YOU

Are you buying a fixer-upper?

Or maybe you've found a house that is almost the home of your dreams?

ECU's Purchase Plus mortgage is a special program that helps home buyers both purchase and renovate a home with one loan and one payment.

You can finance 100% of the purchase price with up to an extra \$30,000 for upgrades and renovations.

Create the home of your dreams today with a Purchase Plus mortgage!

To learn more, contact an ECU Mortgage Specialist at morloan@ecu.org or 800.999.2328.



***Important Information:**

Loan-to-Value cannot exceed 105% of the appraised value for maintenance upgrades or 100% for cosmetic upgrades. Interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes, and the consumer should consult with a tax advisor for further information regarding the deductibility of interest and charges. Subject to credit approval. Certain restrictions apply.



Get a Seasonal Loan for the Holidays!

Believe it or not, Christmas is less than two 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 Seasonal Loan!

Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 6.95% APR*.

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

Important information: *APR is Annual Percentage Rate. Rate effective as of October 1, 2023. For every \$1,000 financed for 18 months, the payment would be \$58.66 at 6.95% APR. Loan subject to credit approval.



Don't forget to choose ECU Title & Escrow as your closing agent for all your real estate needs.

ECU Title & Escrow (ECUTE) is a full-service real estate settlement company that allows ECU members the option to complete the home-buying or selling experience at an ECU branch, making the entire process as convenient, comfortable, and timely as possible.

Some of the services provided by ECUTE include:

- **Title Examination for the Property**
- **Title Curative Work**
- **Title Insurance**
- **Closing Services** (Cash only and Owner Financing transactions)
- **General title services, deed preparation, easements, etc.**
- **Recording necessary documents**



Our offices are located at ECU's Support Center, 1510 South Wilcox Drive in Kingsport, TN. Closings can be scheduled at our Kingsport office or the following locations:

- **Lee Highway Branch – Bristol, VA**
- **ECU Mortgage Lending Center – Norton, VA**
- **Market Corner Branch – Johnson City, TN**
- **Other select ECU branch locations by appointment**

For more information, you can call 423.230.3399 or send us an email at closings@ecutitle.org.



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

The Eastman Credit Union logo, ECU Online, ECU, Equity Express, It's Your Money and Lifeline are registered service marks of Eastman Credit Union. Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.

