



ECU NEWS

Newsletter for Members • June 30, 2024

News Briefs

ECU 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Shred Days provide a great opportunity to reduce theft and security risks by safely destroying your personal outdated, confidential documents. For more details and a full schedule, visit ecu.org/shred.



UPCOMING SHRED DAYS:

Saturday, September 21 8:00 a.m. – 12:00 p.m.
Greenville branch

Saturday, September 28 8:00 a.m. – 12:00 p.m.
Gray 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.*

Allpoint and Presto ATMs

No need to worry about accessing your money conveniently while traveling this summer! You'll have surcharge-free access to over 56,200 ATMs via the Allpoint® and Presto!® ATM networks. Allpoint ATMs can be found worldwide at various retail establishments, while Presto! ATMs can be found at Publix supermarkets throughout the southeastern U.S.

For a complete list of Allpoint and Presto ATMs, visit ecu.org/locations.

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

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

Federally insured by NCUA

ECU Student Loans

Dream. Achieve. Succeed.

Are you a recent high school graduate planning to attend college this fall? Or maybe you've been working for a while now and you're ready to make a career change or further your education? Whatever your goals are, we're here to help you get there!

ECU offers Student Loan options for students of all ages in all seasons of life.

- **Low fixed rates**
- **No pre-payment penalties**
- **No application fees**
- **Fast approval**
- **Interest-only payments until after graduation**



Let ECU bridge the gap between you and your dreams!

Visit ecu.org/student to learn more and apply today!



New ECU Bill Pay Experience Coming Soon!

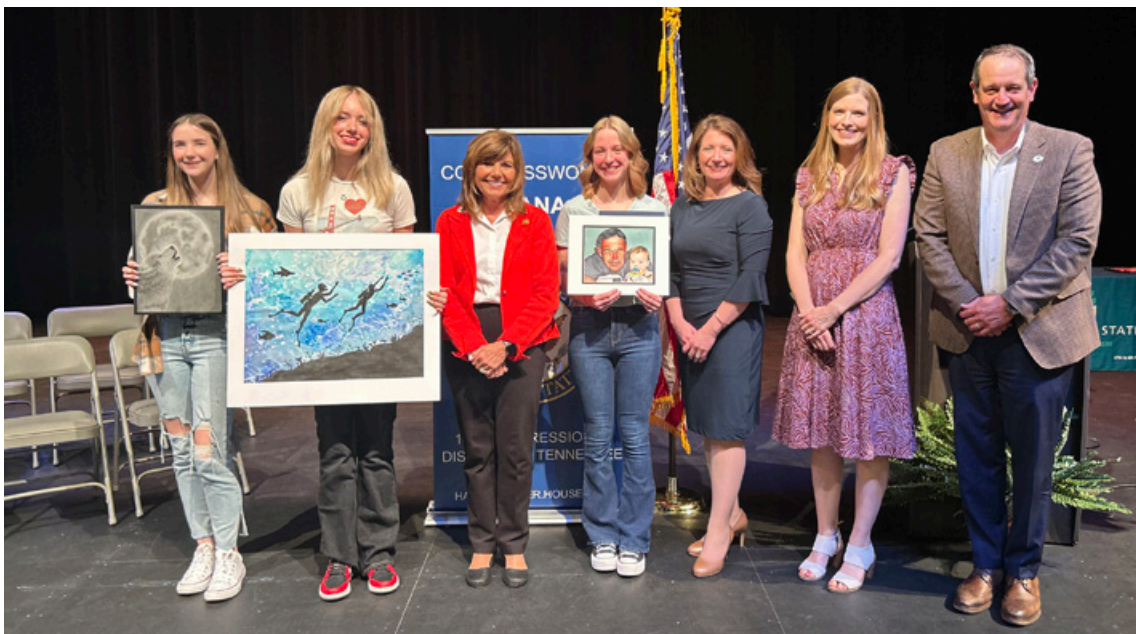
We're excited to share that ECU's Bill Pay service will be getting even better soon. Stay tuned for more details!

ECU BESIDE YOU®

ECU Sponsors Congressional Art Contest

The Congressional Art Institute sponsors a nationwide high school visual art competition every spring. First-place winners from each contest are displayed in the U.S. Capitol for one year. Eastman Chemical Company and Eastman Credit Union are honored to sponsor the Congressional Art Contests for Tennessee's First Congressional District and Virginia's Ninth Congressional District.

ECU thanks [Congresswoman Harshbarger \(TN\)](#) and [Congressman Griffith \(VA\)](#) for their support of education initiatives.



Winning Art from Tennessee's First District

Pictured Left to Right: Mariah Canfield - Honorable Mention, Jefferson County High School; Madi White - Third place, Gatlinburg-Pittman High School; Congresswoman Diana Harshbarger; Savannah Milhorn – Winner, West Ridge High School; Kindle Conkin, ECU's Corporate Communications Manager; Amanda Boone, Eastman State Government Affairs Representative; Dr. Jeff McCord, President, Northeast State Community College; (Not Pictured – Analynn Brittingham - Second Place, Dobyns Bennett High School; Tatyanna Loughner – Honorable Mention, Elizabethton High School)



Winners from Virginia's Ninth District

Pictured Left to Right: Katelyn Wheatley – Third Place, Carroll County High School; Isabella Lawson – Second Place, Richlands High School; Congressman Morgan Griffith; Rishi Nair – Winner, Blacksburg High School; Kindle Conkin, ECU's Corporate Communications Manager



What's Your Idea of Summer Fun?

Summer is here, and it's time to get outside and play!

Whether your idea of summer fun is cruising down the road on a motorcycle, spending warm days on the lake in a new boat, or getting away for the weekend in a camper, ECU's RV and Powersports Loan is just what you need!

With 100% financing options and no payments for up to 60 days, ECU can help you get the most out of these sunny days!

Visit ecu.org/play to apply today!

Loan and payment deferral are subject to approval.

Are You a First-Time Home Buyer?

If you're excited to buy your first home but have limited resources for a down payment or closing costs, ECU has a program designed just for you! Purchasing a home is one of the most significant financial commitments most people will ever make. ECU's First Time Home Buyers program can help remove some of the anxiety associated with a first home purchase.

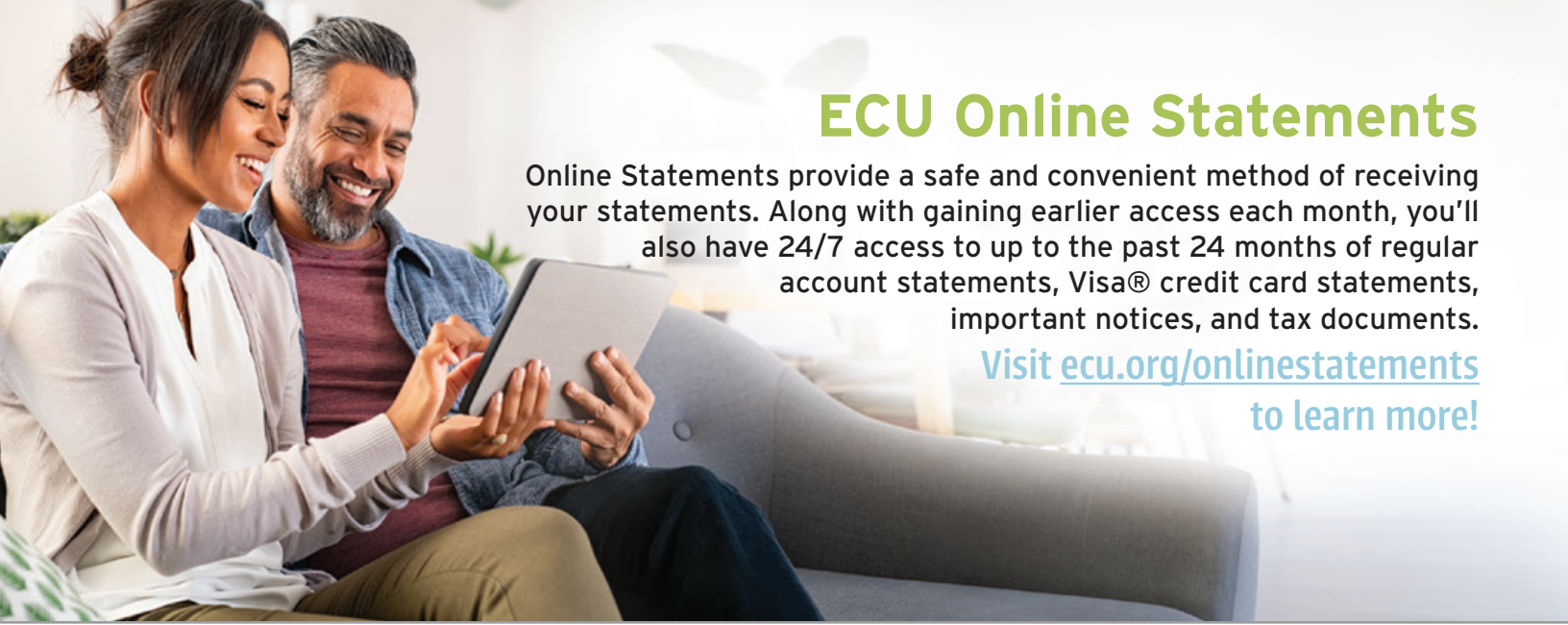
- You can finance 100% of the home's purchase price plus a majority of the closing costs*.
- Fixed terms are available.
- There's no Private Mortgage Insurance (PMI) requirement.
- There's no prepayment penalty.

Not your first home purchase, but you don't have funds for a down payment? Ask us about our other 100% financing options.

Get pre-qualified today at ecu.org/mortgage!

*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 a tax advisor for further information regarding the deductibility of interest and charges.





ECU Online Statements

Online Statements provide a safe and convenient method of receiving your statements. Along with gaining earlier access each month, you'll also have 24/7 access to up to the past 24 months of regular account statements, Visa® credit card statements, important notices, and tax documents.

Visit ecu.org/onlinestatemnts to learn more!

Does Your Financial Plan Still Fit?

Have you recently had changes to your lifestyle, family, marital status, or career? Have your personal and financial objectives changed? If so, now is the time for a financial plan review. Financial plans should be reviewed regularly to make sure they still fit your needs.

Please call for your free consultation today!

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Joanne Bear, CRC®
Senior Investment Consultant
Serving Kingsport
423-578-7699

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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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