



# ECU NEWS

## 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!*



*No monthly service fees*

*No minimum balance requirements*

*No fee for debit cards*

*Convenient mobile deposits using the ECU Mobile App*

**To learn more, go to [ecu.org/free](http://ecu.org/free).**

Newsletter for Members • September 30, 2023

## News Briefs



### Free Seminars

ECU offers many free seminars covering topics such as home buying, retirement planning, home construction, and other subjects that may interest you. For a complete schedule and to register, please visit [ecu.org/seminars](http://ecu.org/seminars).

### Christmas Club Account

Are you ready for the holidays? With the Christmas Club, you can get a head start on Christmas shopping by withdrawing funds early! The Christmas Club will help you prepare for the holidays all year using automatic transfers, payroll deductions, or over-the-counter deposits. Remember, all funds will automatically transfer to your savings account on November 1st. Visit [open.ecu.org](http://open.ecu.org) to open your Christmas Club account today!

## Mobile Wallet

### Pay conveniently on the go!

Use your ECU Visa® debit or credit card with Apple Pay™, Samsung Pay, or Android Pay™ to safely and conveniently checkout in seconds.


#### Here's How it Works:


- Add your card to your mobile wallet.
  - Set your ECU Visa as the default card so it shows up first!
- Look for a contactless terminal at checkout.
- When it's ready, hold your phone close and pay in seconds!

Simplify the process by enrolling your card in the ECU Cards App and it can automatically be added to your mobile wallet!

**Download the ECU Cards App today!**



 Facebook: EastmanCreditUnion

 Instagram: @eastmancreditunion

Federally Insured by NCUA



# ECU BESIDE YOU



# 100% Financing Mortgage Options

Did you know that ECU offers 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 or upgrades. Whatever your need, ECU can customize a mortgage just for you.

**Visit [ecu.org/mortgage](http://ecu.org/mortgage) to learn more or apply today.**

## Enroll in Online Statements

**When you sign-up for Online Statements, you get:**

*Instant access to your past two years of statements*  
*Your monthly statements earlier than when mailed*  
*Access to important tax documents and e-notices regarding your account*

**Follow these simple steps to get started:**

### Using ECU's Mobile App

*Log in, select "More" in the bottom right corner, and click "Online Statements" at the top.*

### Using ECU Online®

*Log in and click the "Online Statements" tab on the top menu.*

**Need assistance registering for ECU Online? Visit a branch or call our Member Contact Center at 800.999.2328.**

## It's (Almost) the Most Wonderful Time of the Year!

Believe it or not, Christmas is less than three 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 Holiday 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](http://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.

## 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 Texas Branches  
903.381.6523

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For more details about ECU's products and services, visit [www.ecu.org](http://www.ecu.org), or call 903.381.6500 or 800.999.2328.

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