



Newsletter for Members • July 31, 2024

## News Briefs

### Holiday Closing

Eastman Credit Union will be closed Monday, September 2nd, in observance of Labor Day. ECU observes all federal holidays.

### Free Seminars

Did you know ECU offers several free seminars covering topics such as home buying, home construction, retirement planning, and other useful topics? For a complete schedule and to register, visit [ecu.org/seminars](http://ecu.org/seminars).



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



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

Federally insured by NCUA

## ECU is giving away \$2,000 every week during our Digital Summer!

Visit [ecu.org/digitalsummer](http://ecu.org/digitalsummer) or scan the QR code below to learn more!



# ECU NEWS

## One Loan. One Payment.

Are you managing multiple student loans with varying rates financed at other financial institutions or from other sources? With ECU's student loan consolidation program, you can experience the convenience and ease of having one student loan payment.

- One loan, one payment
- Great fixed rate
- No application fees

Enjoy the simplicity of one loan and one payment. Visit [ecu.org/student](http://ecu.org/student) to apply today!

**Federal Student Loan Consolidation:** Federal student loans are funded by the federal government. Private student loans are nonfederal loans made by a lender such as a bank, credit union, state agency, or school. Federal student loan programs offer various benefits and repayment options, such as income-driven repayment plans or loan forgiveness programs. If you consolidate or refinance your federal loans with a private lender, such as ECU, you will lose benefits available to federal student loan borrowers. For more information, visit [ed.gov](http://ed.gov).



## It's Time to Get Outside & Play!


What's your idea of summer fun? Whether you're looking for a new boat, motorcycle, camper, or ATV, 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 outside and play!

Don't let these sunny days slip away. Visit [ecu.org/play](http://ecu.org/play) to apply for your RV and Powersports Loan today!

Loan and payment deferral are subject to approval.



# ECU BESIDE YOU<sup>®</sup>



## Optimize the Equity You Have in Your Home

Did you know you may have equity in your home? This means that the current market value of your home could be higher than the outstanding mortgage balance on it.

You can use this equity in a variety of ways, but one of the most popular ways is to make renovations or updates to your home. You can upgrade your kitchen, renovate your bathroom, purchase new furniture, or make any update that breathes new life into your current home!

Some other popular uses include:

- **Credit card/medical debt consolidation**
- **Special events like a wedding or vacation**
- **Unexpected expenses**
- **Tuition**

The flexibility, affordability, and convenience of an ECU home equity loan make achieving your goals easier than it's ever been.

Unlock the potential in your home today!

Visit [ecu.org/homeequity](http://ecu.org/homeequity) to learn more or apply!



## ECU Auto Loans

By Your Side for Every Mile

- **Great, Competitive Rates**
- **Automatic Payment Drafts**
- **Flexible Terms**
- **Prequalification Available**
- **No Payments for 60 Days**
- **Easy Process**
- **24/7 Online Application**

Your next vehicle is just a click away!

Apply now at [ecu.org/auto](http://ecu.org/auto)!

**Important Information:** Loan and payment deferral are subject to credit approval.



## Could You Be Saving with an ECU Visa® Credit Card?

Are you tired of making payments on your credit card balances only to find out that a large portion of your payments are going toward the card's high interest rates? Carrying balances from month to month on credit cards with high APRs is expensive and can substantially increase your debt over time due to accruing monthly interest.

However, by transferring your high-interest credit card balances to an ECU Visa credit card, you could potentially save hundreds or even thousands of dollars in interest payments.

Why should you transfer your credit card balances to an ECU Visa?

- **Low fixed and variable rate options**
- **No annual fees or balance transfer fees**
- **Simple process**
- **No deferred interest**
- **Options to earn rewards and cash back**
- **And so much more!**

Don't let high credit card interest rates hold you back. Visit [ecu.org/balancetransfer](http://ecu.org/balancetransfer) to switch to an ECU Visa and start saving today!



For more details about ECU's products and services, visit [ecu.org](http://ecu.org), or call 423.229.8200 or 800.999.2328.

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