

ECU NEWS



Newsletter for Members • March 31, 2024

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.

Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account. Please contact us today via ECU Online®, over the phone, or at a branch to confirm your current contact information.



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



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

Federally insured by NCUA

Important Information

Regarding Online & Remote Purchases with Your Visa® Debit & Credit Cards

All card issuers, including Eastman Credit Union, are implementing a new Visa regulation called Account Name Inquiry (ANI). This regulation aims to reduce fraud during online and remote transactions by verifying if the name provided by the cardholder matches the name on file with the financial institution that issued their Visa debit or credit card.

What does this mean for you?

To avoid online and other remote transactions from potentially being declined, it's important for you to enter your name exactly as it appears on the Visa card you are using to complete these transactions.

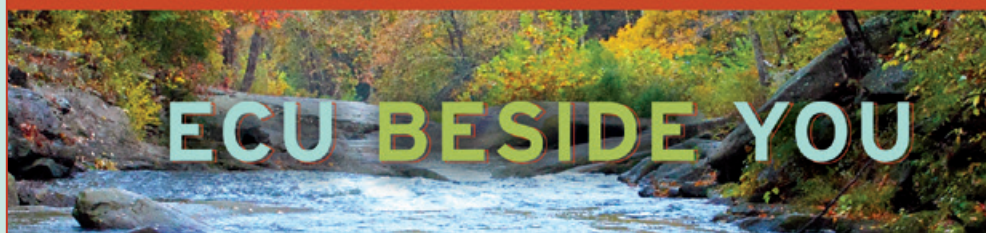
Please contact ECU Card Services at 800.999.2328 if you have questions or concerns regarding ANI.



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 to learn more, or apply today.



ECU BESIDE YOU

ECU'S MEMBER APPRECIATION SHRED DAYS ARE BACK!

As a way to say thank you for being our member, ECU is delighted to once again bring Shred Days back to a branch near you! 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 throughout the year 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 13	Wilcox	201 S. Wilcox Drive, Kingsport, TN
Saturday, April 20	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Lifestyle Fitness Center)
Saturday, May 4	Allandale	4325 W. Stone Drive, Kingsport, TN
Saturday, May 18	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (next to the Highlands Shopping Center)
Saturday, September 21	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (next to Wal-Mart)
Saturday, September 28	Blountville	1911 Highway 394, Blountville, TN
Saturday, October 5	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 19	Meadowview	2021 Meadowview Lane, Kingsport, TN

Branches are not open for business on Saturdays.

We look forward to seeing you at one of our 2024 Member Appreciation Shred Day Events!

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 binders, folders, etc. 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

For important information regarding guidelines, what items are permitted to shred, and the complete 2024 Shred Days schedule, please visit ecu.org/shred.

Casual for A Cause Raises \$50K

Eleven community organizations in Eastman Credit Union's service areas received donations totaling over \$50,000 in February thanks to ECU's "Casual for a Cause" employee giving program. "It's a wonderful program where our employees choose organizations they want to support," said ECU's CEO and President Kelly Price. On payday Thursdays, participating ECU employees eagerly wear matching t-shirts, jeans, and tennis shoes to work in support of "Casual for A Cause." This employee-supported program has raised over \$164,000 for selected charities since 2020. The 2023 charities chosen by ECU staff were Appalachia Service Project, Daily Bread Community Kitchen, Boys and Girls Club of Elizabethton/Carter County, Morristown/Hamblen County Humane Society, Hawkins County Humane Society, Lee County Animal Shelter, SCMA Food Pantry, Pathfinders Youth Camp, SMILE Foster Closet, Longview Animal Care & Adoption Center, and Longview Dream Center.



SMILE Foster Closet was one of eleven charities receiving a check from ECU employees.

Celebrating 10 Years of Service with ECU Title & Escrow!



ECU is celebrating the 10th anniversary of ECU Title & Escrow (ECUTE)!

ECUTE began with just four employees and closed its first loan on March 20, 2014. ECUTE continues to serve ECU members today with a staff of 14 employees dedicated to offering superior service.

Thank you to ECUTE employees for going above and beyond every day!

ECUTE is a full-service real estate settlement company that gives ECU members the option to complete the home-buying or selling experience, including cash closing and owner financing transactions, at an ECU branch. Our goal is to make the entire process as convenient, comfortable, and timely as possible.

To learn more about ECUTE, visit ecu.org/ecutitle.



Celebrating the three original ECUTE employees: Casondra France, Randy Brooks, and Janice Wagner.



Current ECUTE Staff.

Make a Payment with REPAY®!

Fast. Simple. Convenient.

ECU has partnered with REPAY to simplify the payment-making process.

You can now pay your ECU loans online using an account from another Financial Institution.

Simply register with your information, provide your payment details (account/routing number or debit card), and schedule your payment!

If using ACH (account/routing number), there's no fee, and you can schedule a regular recurring payment!

Learn more at ecu.org/repay.

ECU Auto Loans

By Your Side for Every Mile

- Competitive Rates
- Flexible Terms
- No Payments for 60 Days
- Easy Process
- 24/7 Online Application
- Prequalification Available



Your next vehicle is just a click away!

Apply now at ecu.org/auto.

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



Maximize Your Retirement Income

Working with a financial advisor on Social Security can be a prudent and strategic decision for individuals seeking to optimize their retirement planning. Social Security is a complex and multifaceted system with numerous rules, regulations, and benefit options, making it challenging for the average person to navigate alone.

A qualified financial advisor brings expertise and insight into the intricacies of Social Security, helping individuals make informed decisions about when to claim benefits, how to maximize payouts, and how Social Security fits into their overall retirement strategy.

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

Matt Crowder, CFP®
Investment Consultant
Serving Kingsport
423.578.7371

Joanne Bear
Senior Investment Consultant
Serving Kingsport
423.578.7699

Mark Dennis
Investment Consultant
Serving Abingdon and
by appointment at Bristol
and Blountville Branches
423.578.7432

Brackton Smith, CFP®
Investment Consultant
Serving Johnson City and by
appointment at Jonesborough
and Gray Branches
423.232.2073

Angela Davis
Investment Consultant
Serving Kingsport and by
appointment at Allandale,
Mt. Carmel, Rogersville,
Greeneville, Duffield,
and Gate City Branches
423.578.7369

Sarah Stapleton
Relationship Specialist
423.578.7437

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Relationship Specialist
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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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