

ECU NEWS

MARCH IS NATIONAL CREDIT MONTH

Why should you review your credit report?

Protect Your Score. The information reported on your credit report determines your credit score. Your credit score highly influences the interest rate you'll pay on loans. Inaccurate reporting can cost you a lot of money.

Monitor for Fraud and Identity Theft. If it's on your report and it's not your information, report it! Inaccurate information could be an accident, or it could mean that you're a victim of fraud or identity theft. Either way, you want to correct it immediately.

Are you overdue for a review? It's time to do a credit check!

Review your Credit Reports for Accuracy! Unless you conduct a periodic review, take this opportunity to pull your FREE Equifax, TransUnion, and Experian credit reports by visiting www.annualcreditreport.com. You are not required to pay for your score or provide any credit card information. Your goal for an annual credit report review is to verify the information on your report is yours and is accurate. If you find information that is inaccurate, complete the online steps provided by the bureaus to make corrections.

Feeling overwhelmed?

Need help? Whether you need to improve your score or need help reviewing your report, contact ECU! Visit an ECU branch and request help from one of our friendly Member Service Representatives or call ECU's Member Contact Center at 800.999.2328.



Newsletter for Members • February 28, 2022

News Briefs

ECU Annual Meeting

The ECU Annual Meeting will be held during the first two full weeks of March 2022 and will be conducted in a way designed to allow members to participate by visiting a branch most convenient to them. Ballots will be available online and at all branches beginning March 1, 2022 and will be accepted until March 11, 2022. Please look for an email in the near future concerning the Annual Meeting or check our website at www.ecu.org/annualmeeting for the most current updates.

TurboTax®

TurboTax is the quickest way to file your taxes and receive a fast, electronic return. It's tax-filing in an instant! ECU members using TurboTax even receive a discount! Prepare your return for free and pay only when you print or e-file your tax return. Simply log into ECU Online® and click on 'TurboTax' located under 'Additional Services' to learn more and get started.

Free Virtual Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, home construction, and other topics that may interest you. For a complete schedule, and to register, please visit www.ecu.org/eventsandseminars.



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



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



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ECU BESIDE YOU

Don't Let a Great Mortgage Rate Slip Away!

Mortgage rates are on the rise after an extended period of lower rates. Now is the time to lock in your rate with ECU's Lock and Shop program.

Don't delay your plans to purchase a new home because of higher interest rates. At ECU, when you pre-qualify for a mortgage loan, you can lock in the current rate for 75 days. You can then shop for your dream home and when you're ready to apply for your pre-approved mortgage, you'll receive the locked rate or the current rate, whichever is lower.

Visit www.ecu.org/lockandshop to pre-qualify today!

Important Information: Must apply for a new ECU mortgage loan within 75 days of pre-qualification to receive the lower rate of the locked rate or current rate. Eligible for home purchase transactions only. Limited time offer. Loans subject to credit approval.



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 Banking, over the phone, or at a branch to confirm your contact information is up to date.

Kickstart Adventure with an ECU RV & Powersports Loan

Warmer weather is just around the corner! Wouldn't you like to be cruising the backroads on a new motorcycle? Or maybe take your new camper to the mountains for the weekend? Whatever you're looking for, ECU can help!

Great Rates

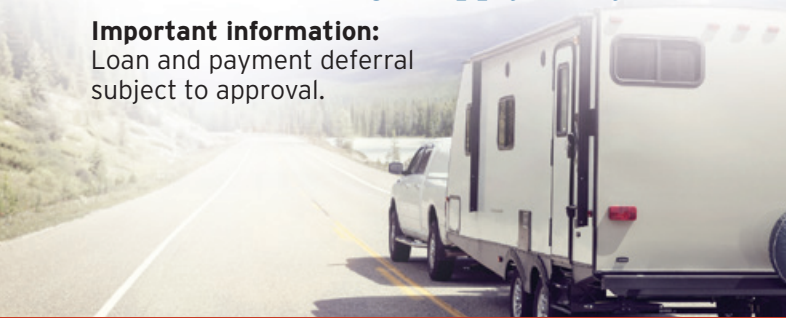
Affordable Payments

Postpone your first payment for up to three months

We can also finance your boat, motorhome, or jet ski...plus much more!

Visit www.ecu.org to apply today!

Important information:
Loan and payment deferral subject to approval.



Why Aren't You Enrolled in Online Statements?

Receive your monthly statements, notices, and yearly tax documents in the most timely, convenient, and secure way possible. It's even FREE!

To learn more and enroll today, visit www.ecu.org/onlinestatements.



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

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