

ECU NEWS

Build Your Dream Home with ECU!

With ECU by your side, building the home of your dreams is easier than you think! Not only do we offer great, low rates and exceptional service, but it's one loan, with one closing, and one set of closing costs.

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



News Briefs




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. In order to comply with social distancing guidelines, ECU will be offering virtual seminars via WebEx during these unprecedented times.

For a complete schedule, and to register, please visit www.ecu.org/eventsandseminars.

Follow Us on Social Media!

You can now find ECU on Facebook, Instagram, and Twitter! Check out our pages for another great way to stay up to date with everything about ECU!

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

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

 Twitter: [@ECUBesideYou](https://twitter.com/ECUBesideYou)

It's Just Around the Corner...

It's hard to believe, but it's less than three months to Christmas...and it's never too early to start planning your holiday expenses! Whether it's holiday gift giving, a holiday event, or travel expenses to Grandma's house, ECU can help with a Holiday Loan!

For a limited time, qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR*.

While you are taking care of this year's holiday expenses with a convenient ECU Holiday Loan, why not prepare for next year's holiday season by opening an ECU Christmas Club account this year? Regular deposits into your ECU Christmas Club account, even small ones, accumulate into funds that will be transferred to your savings account each November 1st, just in time for holiday expenses.

Important information:

*APR is Annual Percentage Rate. Rate effective as of October 1, 2020. For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% APR. Loan subject to credit approval.



ECU BESIDE YOU



Federally Insured by NCUA

Newsletter for Members • September 30, 2020



4 Tips for Managing Your Finances Through COVID-19 and Beyond (Adapted from GreenPath Financial Wellness Digest)

There's a lot to get used to in these challenging times. As the pandemic crisis continues, many are dealing with financial uncertainty, from income reduction to total job loss, and it can be hard to know how to move forward.

To help you navigate these difficult times, ECU has partnered with GreenPath Financial Wellness to provide you with some guidelines for managing your finances in times of uncertainty:

1. Prioritize Bills. Contact your landlord, lenders, utility companies, etc. to let them know you may have problems paying your bills. Determine what you can pay and discuss payment options with each lender. Always feel free to contact ECU either online, by phone, or in a branch to schedule a free financial review, discuss refinancing options, and/or to speak to someone about your loss of income. We are here to help!

2. Start a Budget. It might sound complicated, but there is a way to break down the process. The number one key to setting your budget is creating a spending plan. A spending plan can help you:

*Figure out how much money you have.
Understand how much money you need to set aside each month for bills and expenses.
Setup a plan to meet your financial goals.*

3. Build an Emergency Fund. No matter how small, preparing yourself for a financial setback, such as unexpected loss of income, can help you handle it with less stress and bounce back more quickly.

4. Connect with the Financial Counselors at GreenPath. Our partners at GreenPath offer free consultations and guidance to help people manage debt, save money, and meet their financial goals. Call their counseling line at 1.877.337.3399 (or request a call on their website) to speak with one of their caring and compassionate financial wellness experts today. It's free, no pressure, and 100% confidential.

**Open a Platinum Preferred Visa®
Credit Card Today & Earn Unlimited Rewards
with Every Purchase!**

Great, fixed rate as low as 9.90% APR!

Visit www.ecu.org to apply today!



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
Serving Longview, TX
903.381.6523

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Eastman Credit Union and Eastman Credit Union Asset Management (ECUAM) **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using ECUAM, and may also be employees of Eastman Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Eastman Credit Union or ECUAM.

Securities and insurance offered through LPL or its affiliates are:

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



For more details about ECU's products and services, visit www.ecu.org, or call 903.381.6500 or 800.999.2328.

The Eastman Credit Union logo, ECU Online, ECU, Equity Express, It's Your Money and Lifeline are registered service marks of Eastman Credit Union. Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.