



ECU NEWS

Here's a peek at the fresh, new look coming to you very soon!

Newsletter for Members • August 31, 2017

News Briefs



ECU Shred Days

At ECU, protecting your personal information is a top priority. Come take advantage of this great opportunity to reduce theft and security risks, free up some space, and get rid of old, useless files. For more details, and a full schedule, visit www.ecu.org.

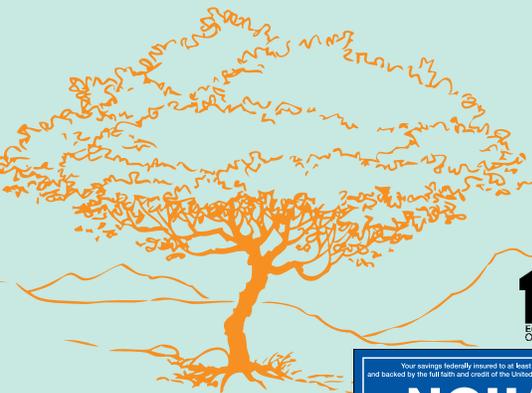
UPCOMING SHRED DAYS:

- Saturday, September 16 8:00 a.m. – 12:00 p.m.
Greeneville branch
- Saturday, September 23 8:00 a.m. – 12:00 p.m.
Wilcox branch
- Saturday, September 30 8:00 a.m. – 12:00 p.m.
Gray branch
- Saturday, October 14 8:00 a.m. – 12:00 p.m.
Gate City branch

**Branches will not be open for regular business during Saturday Shred Day events.*

Free Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, student lending, home construction, credit score, identity theft, and other topics that may interest you. For a complete schedule of all upcoming seminars offered by ECU, please visit www.ecu.org/eventsandseminars.



BE ON THE LOOKOUT: ECU'S NEW WEBSITE IS ON THE HORIZON!

We have been working hard to update www.ecu.org for our members, and we think you're going to love it! Along with all of the conveniences our site currently offers, here are a few new features to look forward to:

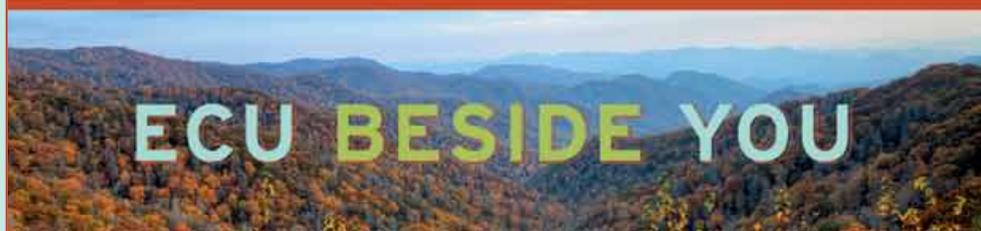
- Browse and search product and service information with ease via simple navigation and a "smart" search engine*
- The responsive design automatically adjusts to fit your smartphone, tablet, and computer, improving your online experience wherever you are*
- Enjoy expanded resources with great articles, videos, and calculators to give you more insight into financial topics*
- Connecting with your closest ECU branch or ATM is easier than ever with improved branch information pages, driving directions, and more*

Visit www.ecu.org to learn more about our convenient online services!

Important Changes Regarding Automatic Debits

Effective September 15, 2017, you may see a change in the way automatic debits clear your account, due to the second phase of the Same Day ACH rule adopted by the National Automated Clearing House (NACHA).

For more information and to find out how this may affect you, visit www.ecu.org/samedayACHdebits.



ECU BESIDE YOU



It's Not Too Late for an ECU Student Loan

It's hard to believe, but summer is almost over and another semester of classes are underway! Did the funding you expected to cover your educational expenses fall through? No worries! ECU is here to help.

Financing your college education has never been easier and with great features like these, why would you go anywhere else?

- Great Fixed Rates*
- No Annual Renewal*
- Interest-Only Payments until Graduation*
- No Lengthy Forms to Complete*

Applying for an ECU student loan is quick and easy. Plus, once you've been approved for your ECU student loan, there's no re-application process each semester – one educational line of credit carries you through to graduation. It's as easy as supplying ECU with a statement of costs/expenses, your class schedule, and your grades each semester.

Your happy future is also ours – we can help you reach your goals! Visit www.ecu.org and apply for your student loan today!

Spread the NEWS!

ECU Visa® Gives You Even More Rewards!

You'll earn 1.5% rewards on all purchases you make with your ECU Visa® Platinum Preferred or Cash Rewards credit card through September 30th. That's extra rewards for all your purchases! Shopping online, in a store, or making an automatic payment? Use your ECU Visa®. Buying gas or groceries? You'll want to use your ECU Visa® to earn even more rewards!

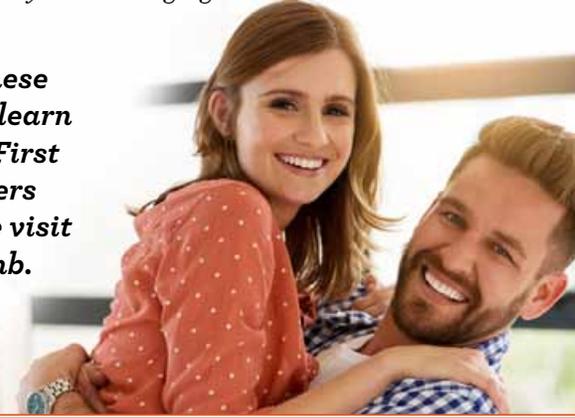
Apply for your ECU Visa® at www.ecu.org today!

Mortgage Shopping 101

Shopping for a mortgage can be daunting. If you pick the wrong one, it could cost you for decades. Here are some things you, as a first-time homebuyer, can do to help in your search to find the right home loan.

- Work on your credit score*
- Decide what kind of mortgage is best for you*
- Choose ECU as your mortgage lender*

For details on these great tips, or to learn more about the First Time Home Buyers Program, please visit www.ecu.org/fthb.



ECU Makes it Easy!

Did you know you can get pre-approved for your ECU Auto loan? Being pre-approved can relieve a lot of stress when shopping for your new or used vehicle. You'll shop with confidence knowing your loan is approved and what vehicle price will allow you a payment that fits your budget.

And we can make the whole process even easier! You can receive ECU financing on your new car or truck without ever leaving the dealership! ECU's Dealer Direct program allows you to complete the loan process and receive the same great rates and terms you'd receive at any ECU branch or online at select dealerships. All you have to do is let the dealer know that you have been pre-approved and would like ECU financing, and most loans can be finalized on-site.

For a list of participating dealers, visit www.ecu.org/dealerdirect.



Be part of the extraordinary difference and visit www.ecu.org to apply for your pre-approval today!



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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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