

ECU NEWS



Newsletter for Members • August 31, 2018

News Briefs



ECU Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Then bring your personal items to Shred Day at ECU! Shred Days provide a 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.

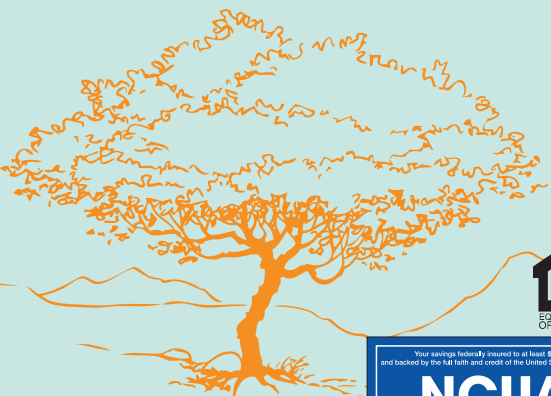
UPCOMING SHRED DAYS:

Saturday, September 15	8:00 a.m. - 12:00 p.m.
Blountville branch	
Saturday, September 29	8:00 a.m. - 12:00 p.m.
Gray branch	
Saturday, October 6	8:00 a.m. - 12:00 p.m.
Gate City branch	
Saturday, October 13	8:00 a.m. - 12:00 p.m.
Meadowview branch	

*Branches will not be open for regular business during Saturday Shred Day events. **In order to accommodate all members participating, please limit your vehicle to the equivalent of four (4) banker boxes (12"x10"x15") or less.**

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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

How to Help Protect Yourself Against Scams

Sometimes fraudsters impersonate a business to trick people into giving out personal information. They try to lure unsuspecting victims into divulging sensitive account or credit card information. Never give your personal information in response to a phone call, email, or text. Legitimate businesses don't ask for sensitive information they already have on file.

Here are some tips to help avoid financial frauds and scams.

Never give personal or financial information to an unknown caller, regardless of who he or she claims to be. Don't give in to intimidation or threats.

Never give out your full card number, PIN, or security code on the back of your card to someone who contacts you by phone, email, or text.

Never be pressured to make an immediate decision.

Never pay for something merely because you'll get a "free gift".

Don't be fooled by claims of riches from foreign lotteries, sweepstakes, or contests.

Avoid Internet chat rooms and never respond to an unsolicited email.

For more great tips, visit <https://onguardonline.gov>.



FRAUD Tip

Scammers often create fake emergencies to get your money. Many times the scammer will say a family member has lost their wallet or is in jail (they may even pretend to be a family member), and they need money wired to them right away, or request that you pay by phone with your credit or debit card.

These calls can sound very real, so before you respond:

Check it out. Call another family member to verify the situation.

Don't pay. Anyone demanding immediate payment via a wire transfer, overnight money order, or gift card is almost always a scammer.

Always report scam attempts to the Federal Trade Commission.

Their job is to help stop fraudsters, but they can't stop the bad guys without your reports. **www.FTC.gov/complaint** Source: www.ftc.gov

ECU BESIDE YOU

Get Pre-Approved Today!

Are you in the market for a new car or truck? Get pre-approved and shop with confidence knowing your loan is approved and what vehicle price will allow you a payment that fits your budget!

Visit www.ecu.org to apply for your pre-approval today!

Are You Ready For MORE REWARDS?

Right now, you can earn 1.5% rewards on every purchase you make with your ECU Visa® Platinum Preferred or Cash Rewards credit card! Offer ends September 30th. Don't have an ECU Visa®?

Apply today at www.ecu.org!



Let's Remodel Your New Home Together!

OPEN A PURCHASE PLUS MORTGAGE TODAY!

100% financing plus up to \$30,000 for upgrades or renovations.

Certain restrictions apply.



Graduate and Celebrate!

Do you have multiple student loans with varying rates financed at other financial institutions or from other sources? Wouldn't you love the simplicity of one student loan payment at a great rate? ECU can help!

At ECU, we can consolidate your existing student loans into one loan with one payment!

If you have a student loan financed elsewhere, we'll beat the rate you are currently paying by 1.00%! If you have multiple student loans, we'll use a weighted average of all the rates you are currently paying on each individual loan financed elsewhere, and beat that rate by 1.00%!

Simplify your life by eliminating student loan payments to multiple lenders and consolidate into one easy monthly payment today!

Federal Loan Consolidation: Federal student loan programs offer various repayment options, such as deferment or loan forgiveness. If you consolidate or refinance your federal loans with ECU, you will no longer be eligible to participate in these federal programs. For more information, visit www.ed.gov.

Important Information:

Promotion available for a limited time. A copy of the most recent statement showing the current rate being paid on all loans to be consolidated must be provided. Minimum rate is 4.50%. Student loans financed at ECU are not eligible for this promotion. Subject to approval. Certain restrictions apply.

Apply at www.ecu.org today!



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UNION®**

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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