

Newsletter for Members • August 31, 2023

News Briefs

Holiday Closing

Eastman Credit Union will be closed Monday, October 9th, in observance of Columbus Day. ECU observes all federal holidays.

ECU Member Appreciation Shred Days

Bring your personal outdated, confidential documents to Shred Day at ECU! Shred Days provide a great opportunity to reduce theft and security risks by safely destroying confidential information. For more details and a full schedule, visit ecu.org/shred.

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.

Blountville branch

Saturday, September 30 8:00 a.m. – 12:00 p.m.

Gray branch

8:00 a.m. - 12:00 p.m. Saturday, October 14

Meadowview branch

*Branches are not open for business on Saturdays.

*In order to accommodate all members participating, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.

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.



Facebook: EastmanCreditUnion



O Instagram: @eastmancreditunion

Federally Insured by NCUA



ECU NEWS

Have you considered using an ECU home equity loan to turn your current home into your dream home? Whether you need an extra room, a kitchen remodel, or just some repairs, we offer a variety of loan options to fit your needs. No matter how much equity you have in your home, Eastman Credit Union can help.



ECU Mobile App

Want to check your balance? Need to send funds to a friend using Zelle®? Have to deposit a check, but you're not close to a branch?

Whether you're at home, work, school, or across the globe, you can manage your accounts from anywhere with the ECU Mobile App!





Drive Now, Pay Later with an auto loan from Eastman Credit Union!

Great Rates
Up to 125% Financing
No Payments for 90 Days

Apply now at ecu.org/auto

Loan and payment deferral are subject to approval.



ATM Deposits

Did you know many ECU ATMs accept deposits? The process is simple, and you can deposit cash or checks right into the ATM without using an envelope.

Here's How It Works

- 1. Insert your debit card and enter the PIN.
- 2. Select "Deposit" to get started.
- 3. You'll then insert the funds into the highlighted area of the ATM.
- 4. The funds will then be processed and deposited.

While cash deposits are available immediately, check deposits are subject to review and may not be available for immediate use.

Please remember to endorse any checks before depositing them into the ATM. Checks made payable to a business must be endorsed with the business name and deposited into a corresponding business account.

Accessibility Loan

When you need to purchase medical equipment or accessible transportation, ECU has the loan to help meet your needs!

An ECU Accessibility Loan can be used for any product, device, or building modification designed to assist someone with a disability. Qualified items include accessible vehicles, powered/manual transportation, adaptive equipment, accessible building modifications, and more! Simply apply for an Auto or It's Your Money Loan and let your loan officer know the purpose.



ECU Student Loan Consolidation

One Loan. One Payment.

If you have multiple student loans from various vendors, it can be hard to keep up. Making multiple payments each month can be a lot to manage.

ECU's Student Loan Consolidation program provides the convenience of having One Loan and One Payment. You can combine all your loans into one loan with a great, fixed rate. Plus, with no application fees and a simple approval process, you'll be on your way in no time!

Apply now at <u>ecu.org/student!</u>

Federal Loan Consolidation: Federal student loans are funded by the federal government. Private student loans are nonfederal loans made by a lender such as a bank, Credit Union, state agency, or school. Federal student loan programs offer various benefits and repayment options, such as incomedriven repayment plans or loan forgiveness programs. If you consolidate or refinance your federal loans with a private lender, such as ECU, you will lose benefits available to federal student loan borrowers. For more information, visit www.ed.gov.



For more details about ECU's products and services, visit <u>ecu.org</u>, or call 423.229.8200 or 800.999.2328.

