

ECU NEWS



\$15 MILLION in Extraordinary Dividends to be Paid to Members

ECU's Extraordinary Dividend just keeps getting better! This year, ECU's volunteer board of directors voted to return \$15 million to members, bringing the total to over \$147 million since the payout began in 1998.

"How delighted we are to be returning an Extraordinary Dividend to members! Despite the challenges the world has faced in 2020, ECU's members have remained loyal. We've shown that we are stronger together. We're giving back an Extraordinary Dividend that exceeds any amount ever distributed. That's a testament to ECU's extraordinary difference," said Kelly Price, President and CEO of ECU.

The extraordinary dividend is deposited in members' accounts each January. While ECU's 260,000 members have come to anticipate this year-end bonus, the Extraordinary Dividend is not guaranteed. ECU must first achieve a level of net worth that allows for the growth and sustainability of the organization.

The year-end bonus is directly related to the amount members earn on deposits and pay on loans throughout the year. Members can expect to see their Extraordinary Dividend deposited into their accounts in January.



We've Got a Loan for That!

Ready to buy, build, or upgrade your home? We've got a loan for that!

Discover all the various mortgage loans that can be customized to fit your unique needs at www.ecu.org/mortgage.



ECU BESIDE YOU

Newsletter for Members • December 31, 2020

News Briefs



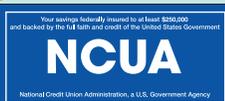
Turbo Tax®

It's almost that time again! TurboTax is the quickest way to file your taxes and receive a fast, electronic return. Prepare your return for free and pay only when you print or e-file your tax return. ECU members using TurboTax even get a discount! Simply login to ECU Online® and click on 'TurboTax' to learn more and get started.

Are You Receiving Online Statements?

Tired of shuffling papers, storing files, and waiting for the mail to come to receive your account statement? Sign up for ECU Online Statements and receive your statement in the timeliest, most convenient and secure way possible!

Visit www.ecu.org/onlinestatements to sign up today!



One Loan. One Payment.

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

Visit www.ecu.org/student to see how we can simplify your life and save you money!

Loans subject to approval.



No Payments until Spring 2021!

2021 is a new year with new possibilities. Wouldn't you love to start the year off with a bang in a new car or truck?

Not only would you experience the joy of driving a new car, but you can even postpone your payment for up to 90 days!

Not only does ECU offer our convenient payment deferral, but you'll also discover great rates and an easy application process when applying for your new or used ECU auto loan.

You can apply 24 hours a day, 7 days a week via the web or over the phone, and you never have to visit a branch to complete your loan documents. You can do it all right from your smart mobile device.

You can even finance your new vehicle right at the dealership via our Dealer Direct program. Visit www.ecu.org/dealerdirect to see a list of participating dealers.

Prefer to visit a branch and speak with a member service representative? We can do that, too!

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

Important information: Loan and payment deferral subject to approval.



Get Back on Track to a Healthy Financial Future

2.99% APR on Balance Transfers to ECU VISA®

Now's a great time to consolidate debt and move your high-interest rate credit card balances to an ECU Visa credit card! Get a 2.99% APR on balance transfers, cash advances, and purchases made to your ECU Visa credit card through January 31, 2021. All balances convert to 9.90% APR - 18.00% APR after July 31, 2021. Offer ends January 31, 2021!

Visit www.ecu.org today!

Important Information:

Rates and terms are subject to change without notice. Interest will accrue on all balances and cash advances unless paid in full at the end of each billing cycle. Cash advance and balance transfer balances are always subject to a finance charge from the date they are posted to your account. Business accounts and other ECU loan balances are not eligible for the promotional rate. For details on Visa Cardholder Agreement, please visit www.ecu.org.



Happy New Year! 2021 has arrived and there is no better time to review your financial portfolio. Whether you need to evaluate the performance

of your current investments or put a financial plan in place for the future, ECU Asset Management can help you pursue your financial goals.

Please call today for a free consultation with an ECU Asset Management Representative.

**Harry Headrick
Financial Consultant
Serving Longview, TX Branches
903.381.6523**

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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For more details about ECU's products and services, visit www.ecu.org, or call 903.381.6500 or 800.999.2328.

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