



ECU NEWS

OVER 20 YEARS of EXTRAORDINARY DIVIDENDS reach \$105 MILLION

“Our success at Eastman Credit Union is based on a lot of things, but make no mistake, the key element is our members,” said Olan Jones, CEO and president of ECU during a recent interview.

Announcing another history making Extraordinary Dividend, the year-end bonus total will reach the incredible amount of \$105 million when the milestone payout is issued in January 2018 to ECU’s 200,000 members. ECU’s volunteer board of directors approved 2017’s Extraordinary Dividend amount of \$13 million.

“Once we’ve determined a total amount of net worth needed to operate and be safe and sound, our board of directors is more than willing to return that excess capital to our members as they’ve done for the past 20 years,” said Jones. Jones shared that the Extraordinary Dividend is really a manifestation of how much the credit union cares about member service.

ECU’s Extraordinary Dividend rewards both borrowers and savers. The more business you do with us, the greater your dividend will be!

As ECU grows in members, branches, and staff, our goal of exceeding members’ expectations grows along with our desire to maintain the hometown, community feel that members have grown to expect. “Everything ECU does from top to bottom, and inside and out, is to satisfy members; that’s how we do business,” said Jones.

“I would challenge you to find any other financial services provider that can consistently match the products and services we offer members, in terms of quality, cost, and other benefits, like the Extraordinary Dividend,” said Jones.

Start the New Year Right!

It’s 2018! What better way to ring in the New Year than with a new car or truck! You can’t go wrong with an ECU auto loan!

- Low rates and affordable payments*
- Postpone your first payment up to 90 days*
- Extended terms available*
- Apply online via the web or phone 24/7*
- Complete loan documents from anywhere at any time from your smart mobile device*
- Pre-approval available*
- GAP plans and Vehicle Service Agreements available*
- On-site application at select dealers via our Dealer Direct program*

Apply today!

Important information: Loan and payment deferral subject to approval.

Newsletter for Members • December 31, 2017

News Briefs

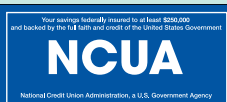


Turbo Tax®

It’s almost that time again! Turbo Tax 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 Turbo Tax even get a discount! Simply login to ECU Online and click on ‘Turbo Tax’ to learn more and get started.

Tell Others about the ECU Difference

To start the New Year off right, share your stories of the ECU difference with your friends and family. Don’t those you care about deserve great rates, lower payments, fewer fees, less hassle, and a difference they can smile about?



ECU BESIDE YOU

GreenPath Financial Wellness



As part of your ECU membership, you have a free and confidential financial wellness coach available to you!

Throughout our lives, there are times when we all need expert financial guidance to:

- *Improve financial health*
- *Reduce financial stress*
- *Regain control over finances*
- *Lower credit card debt*
- *Increase savings*
- *Improve credit*
- *Make a major purchase*
- *Plan for the financial impact of life changes like marriage, birth, death, etc.*
- *Build a financial cushion for unexpected expenses*
- *Stop living paycheck to paycheck*
- *Manage student loan debt*
- *Stop using payday loans*
- *Make informed financial decisions*
- *Pay bills on time*
- *Address housing concerns*
- *Plan for a bright financial future*
- *Achieve financial freedom to enjoy life more*

Contact GreenPath to help you on your financial journey!

Call 1.877.337.3399, today!

Experts are available:

8 a.m. - 10 p.m. Monday - Thursday

8 a.m. - 7 p.m. on Fridays

9 a.m. - 6 p.m. on Saturdays

Want to Get Out of Debt this Year?

Start with ECU Visa®

It's difficult to move forward if you're weighed down by debt. Why not consolidate your debt to an ECU Visa® credit card and get a fresh start? You'll enjoy a special low rate of 2.99% APR on balance transfers, cash advances, and purchases made with your card. All balances convert to 8.75% APR - 18.00% APR after December 31, 2018. But that's not all! For a limited time, you'll also get 2.00% back on all purchases you make with your Platinum Preferred and Cash Rewards credit cards!

These special offers end January 31, 2018.

Visit www.ecu.org to apply for your ECU Visa or to transfer your balances today!

Important Information:

Rates and terms are subject to change without notice. Interest will accrue on all balances 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! 2018 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 put you on the path to a smart investment.

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

Harry Headrick Longview 903.381.6523

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Not NCUA Insured

Not Credit Union Guaranteed

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.

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