



# ECU NEWS

## MARCH IS NATIONAL CREDIT EDUCATION MONTH

When you have questions about credit, our goal is to assist you in making informed decisions. Credit cards can have a major impact on your credit score and ability to get a loan. Check out these habits that will help your score:

### CREDIT CARD HABITS THAT IMPROVE YOUR SCORE

*DO keep a few credit cards that you've opened over time with low to no balances.*

*DO utilize your older credit cards and pay them off once a year to keep them active.*

*DO pay your payments on time. Payment history is the largest component of your score.*

*DO check your Equifax, Trans Union, and Experian credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com) once a year to make sure the information reporting is yours and is accurate.*

*DO request changes be made to inaccurate information. If you need help, contact ECU.*

### CREDIT CARD HABITS THAT HURT YOUR SCORE

*DON'T close old credit cards. It's important to keep your oldest trade lines open. The longer your credit history, the higher your score.*

*DON'T open multiple credit cards in a short amount of time.*

*DON'T carry high balances.*

If you are looking for options to pay down your debt, call ECU or visit a branch for a Free Financial Review. We'll review your credit report and determine if there are ways to help you save and pay your debt back in a way that best fits your current situation. ECU offers members a variety of loan options to restructure your debt and improve your credit score.

Newsletter for Members • February 28, 2021

## News Briefs



### Holiday Closing

Eastman Credit Union will be closed Friday, April 2 in observance of Good Friday.

### ECU Annual Meeting

Due to the ongoing COVID-19 pandemic, this year's Annual Meeting will be conducted in a way designed to keep members safe and healthy. Please look for an email in the near future concerning the Annual Meeting, or check our website at [www.ecu.org/annualmeeting](http://www.ecu.org/annualmeeting) for the most current update.

### TurboTax®

TurboTax is the quickest way to file your taxes and receive a fast, electronic return. It's tax-filing in an instant! ECU members using TurboTax even get a discount! Prepare your return for free and pay only when you print or e-file your tax return. Simply log into ECU Online® and click on 'TurboTax' located under 'Additional Services' to learn more and get started.



Facebook: [ECUBesideYou](https://www.facebook.com/ECUBesideYou)



Instagram: [@eastmancreditunion](https://www.instagram.com/eastmancreditunion)



Twitter: [@ECUBesideYou](https://twitter.com/ECUBesideYou)



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# ECU BESIDE YOU

## Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account.

*Please contact us today via ECU Online Banking, over the phone, or at a branch to confirm your contact information is up to date.*



## Kickstart Adventure with an ECU Motorcycle Loan

Warmer weather is just around the corner! Wouldn't you like to be cruising the backroads on a new motorcycle? ECU can get you on the road in no time with our motorcycle loans.

*Great Rates*

*Affordable Payments*

*Postpone your first payment for up to three months*

Not into motorcycles? No worries! We can also finance your boat, motorhome, camper, or jet ski...plus much more!

**Visit [www.ecu.org](http://www.ecu.org) to apply today!**

**Important information:** Loan and payment deferral subject to approval.



## Want to Receive Your Statement Faster?

Sign up for ECU Online Statements and your statement will be available within ECU Online® several days earlier than receiving it by mail. Not only is it the timeliest way to receive your statement, but it also reduces the risk of identity theft from lost and stolen statements.

**Visit [www.ecu.org](http://www.ecu.org) to sign up today!**



## It's More than Building a House. It's Building a Home.

Want to build your home to your specifications? Check out an ECU Construction Loan!

*One loan, one closing, and one set of closing costs*

*Finance up to 95%  
(land plus construction cost or appraised value)*

*Fixed rates*

*Up to 12-month construction period*

**Building your dream home is easier than you think!  
Visit [www.ecu.org](http://www.ecu.org) to apply today.**



For more details about ECU's products and services, visit [www.ecu.org](http://www.ecu.org), or call 423.229.8200 or 800.999.2328.

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