



# ECU NEWS

## EARN 1,000 POINTS WITH YOUR ECU VISA® Platinum Preferred or Cash Rewards Credit Card!

Want to earn a quick 1,000 points? Well, now you can! You'll earn 1,000 points on your Platinum Preferred or Cash Rewards credit card when you set up a new automatic payment to transfer from an ECU account to your ECU Visa® credit card! Enjoy better convenience and earn 1,000 points! Offer valid one time per credit card account.

**Call our Service Center at 800.999.2328 to set up your automatic payment today!**



Newsletter for Members • July 31, 2017

## News Briefs



### Holiday Closing

Eastman Credit Union will be closed Monday, September 4 in observance of Labor Day.

### ECU Shred Days

At ECU, protecting your personal information is a top priority. Come take advantage of this 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](http://www.ecu.org).

#### UPCOMING SHRED DAYS:

Saturday, September 16 Greeneville branch	8:00 a.m. - 12:00 p.m.
Saturday, September 23 Wilcox branch	8:00 a.m. - 12:00 p.m.
Saturday, September 30 Gray branch	8:00 a.m. - 12:00 p.m.
Saturday, October 14 Gate City branch	8:00 a.m. - 12:00 p.m.

*\*Branches will not be open for regular business during Saturday Shred Day events.*

### 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](http://www.ecu.org/eventsandseminars).

## Important Changes Regarding Automatic Drafts

Effective September 15, 2017, you may see a change in the way automatic debits clear your account, due to the second phase of the *Same Day ACH* rule adopted by the National Automated Clearing House (NACHA). NACHA administers operating rules for Automated Clearing House (ACH) payments processed by financial institutions, including Eastman Credit Union (ECU).

The first phase of this rule was effective September 23, 2016 and concerned ACH credits. This second phase of the *Same Day ACH* rule allows for same day processing of ACH debits. ACH debits include electronic payments, automatic drafts, paper check conversions, or any electronic withdrawal from your account utilizing ECU's routing and transit number. Once this rule is in effect, any ACH debit can clear on the same day it is initiated. For example, if you write a check at a retailer and it is converted into an electronic payment, it can clear the same day it is written.

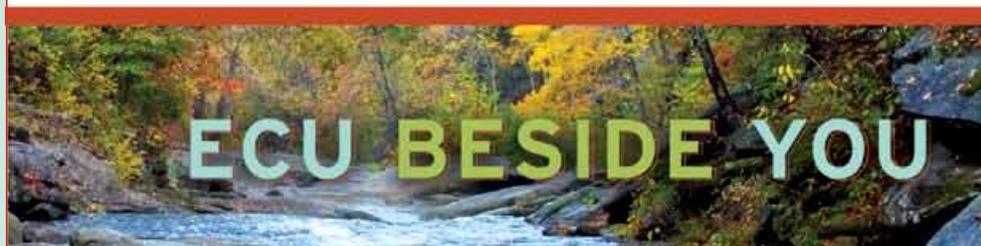
Please take this rule into consideration when you have ACH debits deducted from your account. ECU has no control over when the ACH files are received and you may need to make changes to ensure funds are available in your account to cover your automatic debits.

If you have automatic drafts, such as your water bill, power bill, cable bill, etc., this would be a good time to review your agreement with the service provider and verify the effective date of your payment, as it will be deducted from your account on that day.

If you have questions about how the new *Same Day ACH* rule can affect your automatic debits, please call us at 423.229.8200 or 800.999.2328 and we will be happy to assist you.



Federally insured by NCUA



# ECU BESIDE YOU

## Achieve Your Goals with an ECU Student Loan

Whether you're a college-bound high school senior or starting your second career, your education is important! ECU's student loan program can help you achieve your goals without the stress of other financing options. Financing your college education has never been easier, and with great features like these, why would you go anywhere else?

*No fees*

*No annual renewal*

*Interest-only payments until graduation*

*No lengthy forms*

*Expenses covered include:  
tuition, books, room/board,  
fees, and other required  
expenses*

**To learn more  
or apply, visit  
[www.ecu.org](http://www.ecu.org)**



## 8 Home Improvement Projects That Add Value to Your Home

Are you starting to see some wear and tear on your home? For many of us, our home will be the biggest investment of our lives. Using the equity in your home for major home repairs and upgrades is a good way of optimizing the return on your investment.

**Here are eight home improvement ideas that add value to your home:**

1. *Repainting*
2. *Replacing siding*
3. *Improving the basement*
4. *Upgrading the kitchen*
5. *Remodeling a bathroom*
6. *Adding a patio or deck*
7. *Replacing old windows*
8. *Landscaping*

Unlock the equity in your home and bring a fresh new look to your house.

**Apply for a home equity loan or HELOC today  
at [www.ecu.org](http://www.ecu.org)!**

## Get Pre-Approved for an ECU Auto Loan!

Is it time for a new car or truck? Getting pre-approved for your loan is one of the best things you can do when shopping for a new vehicle. An ECU representative can determine a loan amount that is just right for you and your lifestyle. You can then shop for your new vehicle with confidence, knowing the loan is approved and the payment fits in your budget.

Once you've chosen your new car or truck, just contact ECU with the amount of your purchase. All you have to do is write a personal check or pick up a check at ECU to take your new vehicle home. It's that easy!

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



**EASTMAN  
CREDIT  
UNION®**

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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