



ECU NEWS

Newsletter for Members • July 31, 2020

News Briefs



Holiday Closing

Eastman Credit Union will be closed Monday, September 7 in observance of Labor Day.

ECU Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Bring your personal items to Shred Day at ECU! Shred Days provide a 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.

UPCOMING SHRED DAYS:

| | |
|------------------------|------------------------|
| Saturday, September 26 | 8:00 a.m. - 12:00 p.m. |
| Gray branch | |
| Saturday, October 3 | 8:00 a.m. - 12:00 p.m. |
| Blountville branch | |
| Saturday, October 10 | 8:00 a.m. - 12:00 p.m. |
| Greenville branch | |
| Saturday, October 24 | 8:00 a.m. - 12:00 p.m. |
| Meadowview branch | |

**Branches are not open for regular 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 and selling, retirement planning, student lending, and more. For a complete schedule of all upcoming seminars offered by ECU, please visit www.ecu.org/eventsandseminars.



Federally insured by NCUA

Coming Soon! New ECU Visa® Contactless Card

Just tap to pay & go on your way 

There is a faster, safer way to pay at the checkout! With the new ECU Visa® contactless debit and credit cards, you'll soon be able to tap to pay and go on your way.



Here's how it will work:

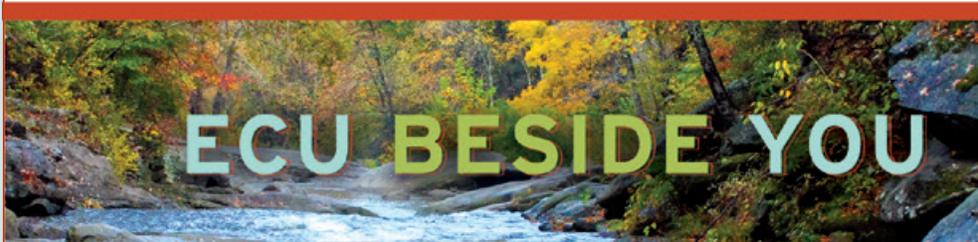
1. Look for the Contactless Symbol at the checkout. 
2. Tap your ECU Visa® contactless card on the reader.
3. Go after your payment is processed in seconds.

Here's how contactless cards will benefit you:

-  **Speed**
As you will no longer need to enter your PIN number, your transaction can be completed within seconds.
-  **Secure**
The EMV chip technology embedded in your card helps prevent stolen data from being fraudulently used.
-  **Effortless**
No more swiping or sliding your card to make a payment. Simply tap and go!

Simple. Convenient. Easy to Use.

The Contactless Symbol and Contactless Indicator mark are trademarks owned by and used with permission of EMVCo, LLC.



ECU BESIDE YOU

ECU Supports Congressional Art Contest

For several years, Eastman Chemical Company and Eastman Credit Union have locally sponsored the Congressional Institute's nationwide high school visual art competition. Held every spring in each congressional district, the contest supports the artistic talents of our nation's youth, and the winning art from each U.S. district is displayed in Washington, D.C. for a year. Eastman Chemical Company and Eastman Credit Union provide gift cards for the winners and professional framing for those who placed in the competition.

ECU thanks Congressman Roe (TN) and Congressman Griffith (VA) for their support of education initiatives!

The 2020 Congressional Art Competition winners from Virginia's Ninth District were 1st place Brandi Wade, 2nd place Mariam Rmili, and 3rd place Kaitlyn Robinson, all taught by Katie Jessee at Eastside High School in Coeburn, VA.

Tennessee's First District winners for 2020 include 1st place Charly Flaglor from Greeneville High School, 2nd place Taylor Grandstaff from Gatlinburg Pittman High School, and 3rd place Karla Cruz from Morristown East High School.

Congratulations to this year's winners!

Get Ready for the Fall Semester with an ECU Student Loan!

A college education is one of the most important investments of your life. That's why ECU offers a student loan that is hassle free and has no application fees.

ECU's revolving line-of-credit allows the student to set up the loan one time, and then make advances each semester to cover costs. Whether you are just out of high school or working on your second degree, ECU is here to help with great fixed rates and interest-only payments until graduation.



For more information on ECU Student Loans, visit www.ecu.org/studentloans or call 800.999.2328.

5 Life Hacks to Help with Credit Card Debt

1. Stop using your credit cards until you pay them off. Interest rates of 15, 20, or even 25 percent or more can cause credit card balances to grow rapidly. By paying minimum payments, it will take years to pay off your cards.
2. Track your expenses to ensure that you spend less than you earn. Keep your receipts. Log payments in a notebook. After you understand where your money is being spent, then you can look for ways to cut costs.
3. Cut out discretionary expenses until you get out of debt. You may need to make some sacrifices for a few months, as you direct as much money as possible toward your credit card balances.
4. Look for ways to earn extra income. You may be able to find a part-time weekend or evening job to help pay down your debts.
5. Call your creditors. Tell them you are trying to pay off all of your credit card debt and need some assistance.



For more details about ECU's products and services, visit www.ecu.org, or call 423.229.8200 or 800.999.2328.

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