

ECU NEWS

GET MOVING with an ECU Auto Loan

It's time to get out of the house and on the road! What better way to enjoy summer than with a new car...unless it's a new car with no payment until Fall 2017! That's right - during 2017, we can postpone your payment for up to 100 days.

At Eastman Credit Union, we offer affordable auto loans with lower rates, smaller payments, and convenient features that help you make the most of your money.

Great low rates

100-day payment deferral

Pre-qualification available

24/7 application via web or phone

Electronic signature technology via any smart mobile device – sign your loan documents from your home or office

On-site application at select dealers via our Dealer Direct program

Are you paying more than you should for your auto loan at another lending source? Refinance with ECU and we could save you money!

**Visit www.ecu.org
to apply today!**

Important information:
Loan and payment
deferral subject
to approval.

Newsletter for Members • June 30, 2017

News Briefs



Holiday Closing

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

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.

Do you need

LESS STRESS & MORE MONEY?

Then, bring all of your finances to ECU!

You can even transfer accounts and apply for loans online. It's easier than ever to move all of your business to ECU! Manage accounts from anywhere and enjoy peace of mind!

**Have questions? Give us a call
or visit a branch!**



Federally insured by NCUA



ECU BESIDE YOU

One Loan. One Payment.

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

At ECU, we can consolidate your existing student loans into one loan with one payment. We'll use a weighted average of all the rates you are currently paying on each individual loan financed elsewhere to arrive at one great rate applicable to the sum of all your outstanding student loan balances.

Simplify your life by eliminating student loan payments to multiple lenders and consolidate into one easy monthly payment today! Visit www.ecu.org to apply.

Federal Loan Consolidation: Federal student loan programs offer various repayment options, such as deferment or loan forgiveness. If you consolidate or refinance your federal loans with ECU, you will no longer be eligible to participate in these federal programs. For more information, visit www.ed.gov.

Important Information: A copy of the most recent statement showing the current rate being paid on all loans to be consolidated must be provided. Minimum rate is 4.5%. Maximum loan amount is \$90,000. Student loans financed at ECU are not eligible for this promotion. Subject to approval. Certain restrictions apply.

What's Better than Receiving Rewards with Every Purchase?

Receiving **EVEN MORE** Rewards with Every Purchase!

For a limited time, you'll earn 1.5% rewards on all purchases you make with your ECU Visa® Platinum Preferred or Cash Rewards credit cards. That's extra for all your purchases! Whether it's online, in a store, or an automatic payment you've set up to cover a bill, you earn more rewards with ECU Visa®!

Apply for your ECU Visa® at www.ecu.org today!



Why Get a Home Loan Pre-Qualification?

One of the most expensive investments you'll make is the purchase of a home. As a prospective homeowner, a mortgage loan pre-qualification is extremely beneficial in establishing how much you can borrow and the price range of homes you can afford to buy.

With a mortgage loan pre-qualification, ECU reviews your finances and estimates the maximum amount of loan for which you would qualify. Pre-qualifying for a home loan is a great first step in making sure you can afford the home you desire. Knowing how much you can afford to buy upfront saves time when you start house hunting. It's also beneficial to your real estate agent and the seller to know you qualify for a mortgage loan and are serious about purchasing the home.

Benefits of pre-qualifying for a home loan:

- Saves you time and possibly money in your search for a home*
- Improves your negotiating power with the seller*
- Real estate agent will be even more motivated to work with you on your search for a home*
- You'll be more likely to be given preference in case of multiple offers on the home*

Once you've decided you're ready to search for a new home, ECU can help you find a mortgage loan that fits your lifestyle and budget.

Contact ECU at www.ecu.org to pre-qualify for your home loan today!



Eastman Credit Union offers members access to a full range of investment programs and services through ECU Asset Management. Among the programs and services offered are:

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|---------------------------------------|----------------------------------|
| Retirement Planning | College Savings Plans |
| Individual Retirement Accounts (IRAs) | Comprehensive Financial Analysis |
| Mutual Funds | Business Retirement Plans |
| Tax-deferred Annuities | Stocks and Bonds |

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

Harry Headrick Longview 903.381.6523

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. ECU Asset Management is a brand name under which LPL Financial Representatives offer securities and insurance products through LPL Financial to Eastman Credit Union members. Eastman Credit Union and ECU Asset Management are not registered brokers/dealers and are not affiliated with LPL Financial.

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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