

# Keep an Eye Out for Credit Report Errors

It's important to pull your credit report from one of the three bureaus (Experian, Equifax, and TransUnion) every three or four months to keep an eye on your credit report. You can access your free credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com).

While your reports are free once a year, the website will ask you if you want to "pay" to see your score. You are not required to submit your credit card number to access your free report.

Your credit report should be about you and only you. And, if it's about someone else, well - there's a problem. Just remember, errors can be fixed!

*Check your information*

*Verify all information for accuracy*

*Are your accounts being reported correctly?*

*Is your name and address correct?*

*Do you see information that is not yours?*

*Are accounts, dates, and information reports correct?*

You can access more information about credit reports under Resources at [www.ecu.org](http://www.ecu.org). Always feel free to ask an ECU representative for help if you need assistance with understanding your report.

## Did you know?

Whether you are the primary account holder, joint, co-signer, or authorized user on a credit card account, accounts are reported if you have an association regardless of who is the designated party responsible for payment. If the other party is negligent on their responsibility to pay, their poor habits will reflect negatively on your report, but only for the shared trade line.



Home Repairs.  
Medical Expenses.  
Bigger-Than-Expected Tax Bill.  
Life is full of expensive surprises.

Because  
**LIFE HAPPENS**



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



Americans' financial lives are becoming increasingly complex and it's not unusual to have a variety of different types of accounts and personal investments. Keeping track of all your savings and investments can be a daunting task that has prompted many individuals to seek professional guidance. If you haven't already done so, you may want to schedule an appointment with one of ECU Asset Management's Financial Advisors. Financial planning is a lifelong process, and a trusted advisor can help see you through all of life's financial opportunities and challenges.

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

David Moore | Claude Adkins | Joanne Bear

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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](http://www.ecu.org), or call 423.229.8200 or 800.999.2328.

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# ECU NEWS

## MAKE THE MOST OF YOUR MONEY!

Certificate rates continue to rise! Open an ECU certificate today and take advantage of our great rates and a variety of terms. You may also be eligible to receive ECU's Extraordinary Dividend (subject to Board approval). The more business you do with ECU, the larger the Extraordinary Dividend you may receive!

Visit [www.ecu.org/CD](http://www.ecu.org/CD) to learn more and apply today!



Newsletter for Members • March 31, 2018

### News Briefs



#### 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).

## ECU Mortgage Lending Center Opens in Norton

ECU staff and local officials cut the ceremonial ribbon on Wednesday, February 21 signifying the grand opening of ECU's first Mortgage Lending Center in Norton, VA, conveniently located in the Walmart Shopping Center.



"When we see an opportunity in a market to save residents money, we do our best to help them. The Mortgage Lending Center is an opportunity to help meet member requests for mortgage services. With construction projects already scheduled in other areas, the opening of this center was a much quicker alternative to begin extending in-person services in your communities, and this type of office is a concept that we've wanted to try for a while," added Jones.

ECU provides financial services to a broad area of Southwest Virginia and Northeast Tennessee, and currently, more than 6,000 ECU members reside in the areas of Norton City, and Lee, Wise, and Dickenson Counties.



Federally insured by NCUA

# ECU BESIDE YOU



# ECU SHRED DAYS ARE BACK!

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Bring your personal items to one of ECU's 2018 Shred Days! Shred-it®, who is certified by the National Association for Information Destruction, will be at several area branches to provide on-site document shredding via crosscut shredding technology. After documents have been securely shredded into confetti-sized pieces, they are bleached and recycled into other paper products. Shred Days provide a great opportunity to free up space, reduce theft and security risks, and get rid of old, outdated, and useless files.

**Shredding services will be provided at the following locations from 8:00 a.m. – 12:00 p.m., or until the trucks reach maximum capacity:**

DATE	BRANCH	ADDRESS
Saturday, April 21	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Fuddruckers)
Saturday, April 28	Mt. Carmel	166 W. Main Street, Mt. Carmel, TN
Saturday, May 5	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (next to the Highlands Shopping Center)
Saturday, May 19	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (next to Wal-Mart)
Saturday, September 15	Blountville	1911 Highway 394, Blountville, TN
Saturday, September 29	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 6	Gate City	265 Jones Street, Gate City, VA
Saturday, October 13	Meadowview	2021 Meadowview Lane, Kingsport, TN

**When gathering items to bring to Shred Day, please keep the following in mind:**

*In order to give all members the opportunity to shred their documents, we suggest limiting each vehicle to the equivalent of four (4) 12"x10"x15" banker boxes or less.*

*Please sort through your items to ensure you only bring paper items. Shred-it is not able to accept videos/cassettes, computer discs, CDs, or medicine bottles.*

*Remove documents from three-ring binders and hanging-folders prior to the event, as these items can cause the shredding equipment to malfunction.*

*Documents should be in bags or boxes that a person of average strength can carry. Plastic bags and cardboard cannot be shredded.*

**Not sure what materials to purge? Here are a few guidelines to help:**

## **DO Bring to Shred Day:**

- Financial account statements
- ATM and credit card receipts
- Canceled and voided checks
- Documents containing sensitive information (i.e., SSN, passwords, etc.)
- Expired photo IDs and credit cards
- Outdated tax and insurance records
- Other confidential paperwork

## **DO NOT Bring to Shred Day:**

- Electronics or media (i.e., hard drives, computers, etc.)
- Magazines and phone books
- Junk mail, trash, or food waste
- Batteries
- Large metal objects
- Medicine bottles
- Glass

## 3 Key Steps to Protecting Your Card from Fraud

Some hackers have figured out how to bypass magnetic strip and chip embedded cards to enable unauthorized card usage. It only takes small modifications to card readers for them to steal your money. So what can you do to protect your card?

**Monitor your cards closely.** Regularly monitor activity on all of your credit and debit cards by logging into your ECU Online account often. Scanning the latest charges for any suspicious activity only takes a few minutes and will help decrease the odds of fraud on your card.

**Sign up for ECU's CardControl today.** With CardControl, you are in control of your cards 24/7. Set limits for your card transactions, or lock and unlock your cards using your mobile device. You can even choose to receive alerts so that you can take action immediately to protect your card against fraud. Visit [www.ecu.org/cardcontrol](http://www.ecu.org/cardcontrol) for more information.

**Make sure ECU has your current contact information.** In an effort to stop fraud, we screen your account 24/7 to detect suspicious card activity and may need to contact you to verify a charge. It's important that we have your correct address, mobile phone number, home phone number, and email on file.

## Affordable Payments and No Payment for Three Months!

Spring will be here before you know it! What better way to enjoy the warmer weather and sunny days than with a new car...with no payment for three months!

At Eastman Credit Union, not only will we postpone your first payment for up to 90 days, but we offer auto loans with lower rates, smaller payments, and convenient features that help you make the most of your money.

*Great, low rates*

*90-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*

*GAP and Vehicle Service Agreements available*

***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](http://www.ecu.org) to learn more and apply today!**

Important information: Loan and payment deferral subject to approval.

## Are you using ECU's mobile banking app?

***Magnify Money says it's one of the BEST in the Nation!***

If you're not using the convenience of ECU's mobile banking app on your smart phone, you're missing a great opportunity!

ECU's mobile banking app is ranked second in the nation among the top 100 banks and credit unions. In the 2017 review of iTunes and GooglePlay reviews, ECU's mobile app came in at a very close second place to Discover. ECU's ratings surpassed nationally known bank contenders by wide margins.

You're on the go, and you need access to your money no matter your location or the time of day. From the convenience of ECU's mobile app, you can:

*Access accounts 24/7*

*Check balances*

*Transfer funds*

*Control your debit and credit cards*

*Make mobile deposits*

*Pay bills*

*Locate ECU branches and ATMS*



In addition, you have ECU's online guarantee. Not only are ECU's online services convenient, but they are free and use encryption technology to prohibit unauthorized access. ECU is committed to providing you with cutting edge online services in a safe and secure environment. We are confident that ECU Online will protect your transactions and perform them accurately. In order to alleviate any security concerns you may have about using ECU Online Services, we guarantee to reimburse you for any unauthorized removal of funds from your account provided you comply with 'Your Responsibilities'. For more information, visit [www.ecu.org/ecusecuritycenter](http://www.ecu.org/ecusecuritycenter).