



ECU NEWS

ECU Breaks Ground on Second Greeneville Branch



Newsletter for Members • March 31, 2020

News Briefs



Holiday Closing

Eastman Credit Union will be closed Friday, April 10 in observance of Good Friday.

Free Seminars

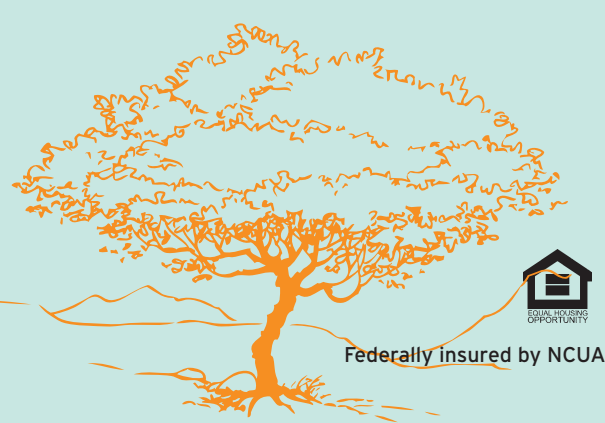
ECU offers many free seminars covering topics such as home buying and selling, retirement planning, student lending, home construction, and other topics that may interest you.

For a complete schedule of all upcoming seminars offered by ECU, please visit www.ecu.org/eventsandseminars.

Eastman Credit Union conducted a ceremonial ground breaking on Friday, March 6th in celebration of a new branch on West Andrew Johnson Highway in Greeneville near Aubrey's restaurant. During the ceremony, local officials, along with ECU staff, turned soil to officially mark the start of construction on the new facility.

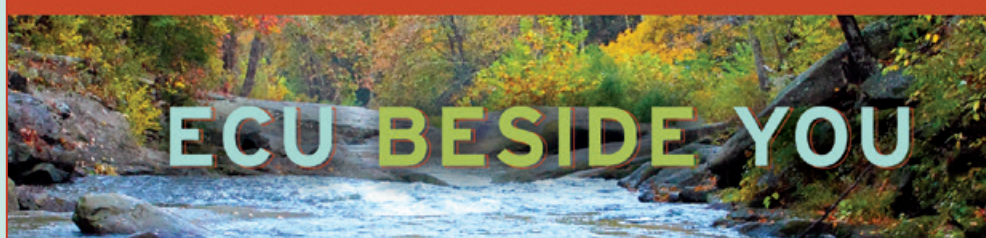
"Four and a half years ago, we broke ground for our first Greene County branch. We knew it would be successful, but the outpouring of loyalty from this community has been amazing," said ECU president and CEO, Kelly Price. Currently serving over 14,000 members in Greene County, and over 240,000 world-wide, ECU's new branch is sure to attract more members. According to Price, member activity necessitated the need to add an additional full-service branch in Greene County.

"We're excited for this day. We look forward to improving the convenience and resources available to our membership in Greene County," said Price. This additional full-service location will provide members with the same convenient offerings they've come to know, including teller, deposit account, consumer lending, and mortgage lending services. It will also include a night depository, drive-thru tellers, a drive-thru ATM, and safe deposit boxes. The new Greeneville branch is scheduled to open in late 2020.



Federally insured by NCUA

ECU BESIDE YOU



ECU SHRED DAYS ARE BACK!

ECU is happy to announce the 2020 Shred Day schedule! Shred Days provide a great opportunity to reduce theft and security risks by destroying confidential information. 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.

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 25	Wilcox	201 S. Wilcox Drive, Kingsport, TN
Saturday, May 2	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Fuddruckers)
Saturday, May 9	Allandale	4325 W. Stone Drive, Kingsport, TN
Saturday, May 16	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (near the Highlands Shopping Center)
Saturday, September 26	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 3	Blountville	1911 Highway 394, Blountville, TN
Saturday, October 10	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (near Wal-Mart)
Saturday, October 24	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" 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
- Credit card receipts and statements
- Canceled and voided checks
- Documents containing sensitive information (i.e., social security numbers, account numbers, etc.)
- Expired photo IDs and credit cards
- Outdated tax and insurance records
- Contracts and other personal confidential paperwork

DO NOT Bring to Shred Day:

- Electronics or media
(i.e., hard drives, CDs, etc.)
- Magazines, phonebooks, or newspapers
- Junk mail, trash, or food waste
- Batteries or glass
- Large metal objects
- Medicine bottles or other plastics
- Paper that has already been shredded

We look forward to seeing you at one of our 2020 Shred Days!

Get The Car You Want Today with No Payment for 90 Days!

Are you ready for a new car or truck? Or one that's new to you? An ECU auto loan offers competitive rates, flexible terms, and you can delay your payment for up to three months!

Competitive rates

90-day payment deferral

24/7 application from your phone, tablet, or computer

Electronic signature technology via any smart mobile device – sign your loan documents from wherever you are

Extended terms available

GAP Plans and Vehicle Service Agreements available

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

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

We can also finance RVs, campers, and boats! Whatever your idea of outdoor fun, ECU can take care of it with our RV and Motorsports loans. We'll postpone that payment for three months, too!

Don't forget! The more business you do with ECU, the more you can earn with our Extraordinary Dividend year-end bonus! Since 1998, we've given back \$132 million to members just like you!

Apply today!

Important information: Loan and payment deferral subject to approval.

First Step in Purchasing Your Home

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.

Visit www.ecu.org to pre-qualify for your home loan today!



Did you know that Eastman Credit Union offers real estate settlement services? ECU Title & Escrow (ECUTE) is a full-service real estate settlement company that gives both ECU members and non-members the option to complete the home-buying or selling experience at any ECU branch. With a full-time managing attorney on-site, the ECUTE staff are here to make your closing as smooth and efficient as possible.

To learn more about the services ECUTE offers and to meet the staff, visit www.ecu.org/ecutitle.



Shop with Confidence with ECU Visa®

ECU Visa® debit and credit cards help protect you from fraud with EMV chip card technology that is nearly impossible to counterfeit!

Get your card today and enjoy a more secure way to pay!

When is the Right Time to Retire?

Retirement is something we all look forward to but knowing the exact right time to retire is often unclear. No matter if you plan to retire at 55 or 67, you'll benefit from planning for it as early as possible.

Financial Representatives with ECU Asset Management can help you plan for retirement and guide you through the many decisions you'll need to make to arrive at the right retirement plan for you.



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

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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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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