



# ECU NEWS

## Auto Loans from Anywhere



Newsletter for Members • March 31, 2021

## News Briefs



### Free Virtual Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, home construction, and other topics that may interest you. In order to comply with social distancing guidelines, ECU will be offering virtual seminars via WebEx. For a complete schedule, and to register, please visit [www.ecu.org/eventsandseminars](http://www.ecu.org/eventsandseminars).

### Presto!® ATMs

The number of surcharge-free ATMs that ECU members have access to has grown! Members may now use their ECU cards at Presto! ATMs, which are located at the 1,200 plus Publix supermarkets in Tennessee, Virginia, North Carolina, South Carolina, Georgia, Alabama, and Florida.

ECU members are able to use the Presto! ATM Network for cash withdrawals, balance inquiries, and make transfers, as well as take advantage of a point of sale network for purchases, that allows for cash back options on purchases (some limits apply).

For an interactive map of Presto! ATM locations, as well as all ECU and surcharge-free ATMs that ECU members have access to, please visit our [www.ecu.org/atmlocator](http://www.ecu.org/atmlocator).

Spring is here! What better time for a new car? With ECU's great rates, low payments, and exceptional service, it's a great time to upgrade your current vehicle. We'll also postpone your first payment for up to 90 days and you can complete your auto loan from anywhere - apply and sign your documents from your phone, tablet, or computer.

You can also finance your auto with ECU right at the dealership! Visit [www.ecu.org/dealerdirect](http://www.ecu.org/dealerdirect) for a complete list of participating dealers.

Auto loans...it's what we do!

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

## Are You Enrolled in ECU Online®?



With ECU's online banking solution, you can access your ECU accounts from anywhere at any time. You can view account summaries, transaction history, transfer funds, pay bills, and so much more! You may even receive a special offer that is only offered through ECU Online®.

**Call 800.999.2328  
to enroll today!**



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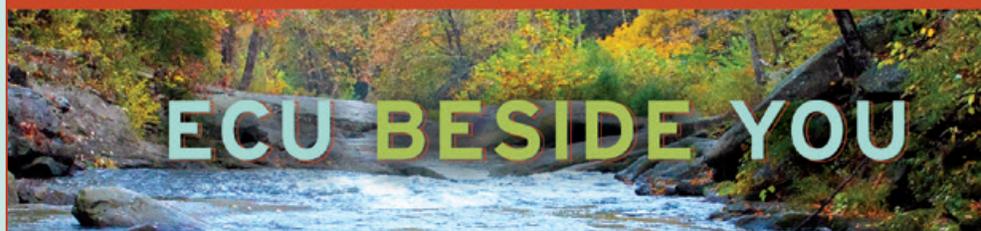


Twitter: [@ECUBesideYou](https://twitter.com/ECUBesideYou)

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# ECU BESIDE YOU



# ECU SHRED DAYS ARE BACK!

ECU is happy to announce the 2021 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.

**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 24	Wilcox	201 S. Wilcox Drive, Kingsport, TN
Saturday, May 1	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Lifestyle Fitness Center)
Saturday, May 15	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (next to the Highlands Shopping Center)
Saturday, May 22	Allandale	4325 W. Stone Drive, Kingsport, TN
Saturday, September 11	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (next to Wal-Mart)
Saturday, September 25	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 2	Blountville	1911 Highway 394, Blountville, TN
Saturday, October 9	Meadowview	2021 Meadowview Lane, Kingsport, TN

Branches are not open for business on Saturdays.

**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, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.*

*Please sort through your items to ensure you only bring paper items.*

*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
- 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 2021 Shred Days!**

# Reducing Expenses to Achieve Your Goals

Article courtesy of GreenPath™, a partner of ECU, offering ECU members access to free and confidential financial wellness counselors and resources.

Achieving your financial goals sometimes requires you to adjust your budget. Quite often, making changes to the expense side of the budget can generate the biggest results in the shortest period. Remember, it's not how much you earn in your lifetime, but how much you spend that can keep you from achieving your goals.

If you have a financial goal in your life, look at your spending to save the money to achieve that goal.

Here are some examples of places to save

***Cut down on eating out***

***Reduce grocery expense***

***Cut back on internet subscriptions***

***Do your own repairs and home projects***

***Take advantage of free activities***

***Adjust tax withholdings to get more out of each check***

***Spend less on gifts***

Need help with your financial goals? As a member of ECU, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday from 8:00 a.m. to 10:00 p.m. (EST), Friday from 8:00 a.m. to 7:00 p.m., and Saturday from 9:00 a.m. to 6:00 p.m. To use this service, call 1.877.337.3399 or visit them at [www.greenpath.com](http://www.greenpath.com).

## Why Should You Choose an ECU Mortgage?

At ECU, we want to be sure that you receive the best mortgage product that fits your lifestyle and budget. But that's not all - we go the extra mile to give you exceptional service. It's a difference you'll feel during your first discussion with an ECU mortgage loan specialist and long after you've moved into your new home.

***Low payment, low rate, and low or no down payment mortgage loan options***

***Fixed and adjustable rate options available***

***Experienced, friendly mortgage loan specialists who keep you informed on the status of your loan application***

***ECU services your mortgage loan from start to finish - it never leaves our hands***

**To learn more about the various mortgage options available, or to apply today, visit [www.ecu.org/mortgage](http://www.ecu.org/mortgage).**



# It's So Easy to Earn a Cashback Reward!

Just use your ECU Cash Rewards Visa® whenever you shop for everyday purchases, supplies, groceries, gas, etc. For each qualified purchase you make, you'll earn at least 1% cash back for every dollar spent (net purchases only).

**The more you use your card, the greater your cash reward!**

**Don't have an ECU Cash Rewards card?  
Apply today at [www.ecu.org/visa](http://www.ecu.org/visa).**



# 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.

ECU Asset Management's financial consultants 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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visit [www.ecu.org](http://www.ecu.org), or call 423.229.8200 or 800.999.2328.

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