

Newsletter for Members • March 31, 2023

News Briefs

#### **Free Seminars**

ECU offers many free seminars covering topics such as home buying, retirement planning, home construction, and other topics that may interest you. For a complete schedule, and to register, please visit ecu.org/seminars.

#### Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account. Please contact us today via ECU Online Banking, over the phone, or at a branch to confirm your contact information is up to date.

Facebook: ECUBesideYou

Instagram: @eastmancreditunion



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# ECU NEWS

## Don't Let a Great Mortgage Rate Slip Away!

Mortgage rates are always changing. Wouldn't it be great if you could lock in your rate while you shop for your new home? Well, you can with ECU's Lock and Shop program.

At ECU, when you pre-qualify for a mortgage loan, you can lock in the current rate for 75 days. You can then shop for your dream home, and when you're ready to apply for your pre-approved mortgage, you'll receive the locked rate or the current rate, whichever is lower.

### Visit ecu.org/lockandshop to pre-qualify today!

**Important information:** Must apply for a new ECU mortgage loan within 75 days of pre-qualification to receive lower of the locked rate or current rate. Eligible for home purchase transactions only. Limited time offer. Loans subject to credit approval.

## ECU AUTO LOANS

No Payments for 90 days! Apply today at ecu.org/auto.

IDE YOU

## ECU Online® & Mobile Banking

## Improved Navigation

Providing reliable, convenient access to your accounts is one of our top priorities. We're always listening to your feedback and looking for ways to enhance your digital banking experience. That's why we've updated the menu items to improve overall navigation!

These changes not only create consistency between ECU Online® and ECU Mobile but also pave the way for future enhancements. Look out for additional information on those later this year!

Learn more about the changes made to ECU Online/Mobile! Visit ecu.org/updates.

## Take Control with the ECU Cards App!

The ECU Cards App gives you instant control of your cards anywhere, anytime.

Check your balances Turn your cards off and on Setup Instant Alerts Submit a Travel Notice And more!

Go to your phone's app store to download the ECU Cards App or visit ecu.org/ecucardsapp to learn more!

Retirement is one of the biggest events you will encounter in your lifetime. You want to feel confident that your years of hard work and savings will ensure a stress-free retirement. There are many factors that go into deciding when is best to retire. It is important to note that everyone's retirement situation is unique. While no single age or method is appropriate for everyone to claim their benefits, certain strategies can be implemented with the goal of maximizing your benefits.

Working with a financial advisor could help you work toward optimizing your Social Security benefits.

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

Harry Headrick Financial Consultant Serving Texas Branches 903.381.6523



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