

ECU NEWS

Drive Now. Pay Later.

*Experience the excitement
of owning a new car with*

**NO PAYMENTS FOR
3 MONTHS!**

Not in the market for a car? How about a boat, motorcycle, camper, or jet ski? Whatever your idea of summer fun, ECU can get you there!

Check out ECU's great rates at www.ecu.org!

Important information: Loan and payment deferral are subject to approval.

Newsletter for Members • May 31, 2018

News Briefs

Holiday Closing

Eastman Credit Union will be closed Wednesday, July 4 in observance of Independence Day.

Update Your Contact Information

Check with a teller or member service representative to verify your contact information is correct. Not only will this allow us to serve you better, but you can also help prevent fraud by making sure we have your current contact information on file.

Have You Signed Up for Online Statements?

Wouldn't you like to receive your monthly statements and notices in the most secure way possible?

ECU Online Statements help you do just that!

Not only will you reduce the risk of identity theft due to lost or stolen paper statements, but you will receive your statement sooner via the safety and security of ECU Online.

Visit www.ecu.org/onlinestatements to enroll today!



Federally insured by NCUA

ECU BESIDE YOU

3 Tips for Saving That Every Would-Be Homeowner Should Know

How can you get your finances in order and save for the down payment on a new home? We have some suggestions:

Develop a monthly budget. Determine your monthly income and be sure to include all sources of revenue. Subtract bills that are fixed and paid on a regular basis from your net income. Estimate and track other expenses such as groceries, gas, and credit cards. Compare your estimate to how much you spend and make adjustments to your budget as needed.

Make automatic deposits into a savings account. Set up a dedicated savings account just for your housing fund and ask your payroll department to send a fixed amount there every payday via direct deposit. This way, the funds are pulled before you have a chance to miss them.

Get rid of debt. Start with practical ways of reducing debt such as downgrading your home phone and cable package. Cancel magazine subscriptions, newspapers, and manicures. Watch movies at home. Re-shop auto, home, and life insurance to reduce your payments. Have a huge garage sale and use the proceeds to pay down loan balances.

For more great financial tips, visit **GreenPath™ Financial Wellness** at www.ecu.org.

GREAT NEWS!

ScoreCard's New Travel Rewards Program Gives You More

Summer is just around the corner! ECU Platinum Preferred Visa® makes it easy to book your flight, to reserve your hotel online, and to earn rewards. And you'll love the additional options and flexibility of the new Travel Rewards Program with ScoreCard! Giving you more airlines, hotels, car rental locations, and activities to choose from on your next getaway!

Visit
www.ecu.org/scorecardrewards
to learn more!



Student Loans

Whether you're a college-bound high school senior or starting your second career, your education is important! ECU's student loan program can help you achieve your goals without the stress of other financing options. Financing your college education has never been easier, and with great features like these, why would you go anywhere else?

No fees

No annual renewal

Interest-only payments until graduation

No lengthy forms

Expenses covered include: tuition, books, room/board, fees, and other required expenses

Applying for an ECU student loan is quick and easy. Plus, once you've been approved for your ECU student loan, there is no re-application process each semester - one educational line of credit carries you through to graduation. It's as easy as supplying ECU with a statement of costs/expenses, your class schedule, and your grades each semester!

Do you already 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 each month? ECU can help! We'll consolidate your loans into one monthly payment at a great rate!

**What are you waiting for?
Let ECU help you achieve your goals!**

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.



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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