

# ECU NEWS

## Loans for Fun

Looking for a big adventure? Or just want to get away on the weekends? Whatever your idea of fun, an ECU RV and Powersports loan can get you there. From motorcycles to campers, from boats to ATVs and more, you can enjoy the great outdoors your way with up to 100% financing and no payments for 90 days!

**Apply online today and get ready to play!**

**Visit [www.ecu.org/fun](http://www.ecu.org/fun) to apply or learn more.**

*Loan and payment deferral subject to approval.*

Newsletter for Members • May 31, 2021

## News Briefs

### Holiday Closing


Eastman Credit Union will be closed Monday, July 5 in observance of Independence Day.


### Presto! ATMs at Publix

ECU is now part of the Presto!® ATM network, which gives ECU members surcharge-free access to over 1,200 plus ATMs located at Publix supermarkets in Tennessee, Virginia, North Carolina, South Carolina, Georgia, Alabama, and Florida.

ECU members will be able to use the Presto! ATM Network for cash withdrawals, balance inquiries, and transfers, as well as to take advantage of a point of sale network for purchases that allows for cash back options on purchases (some limits apply). All Presto! ATMs are in well-lit, convenient locations and have 24/7 video camera surveillance.

For a complete list of Presto! ATM locations visit [www.ecu.org/atmlocator](http://www.ecu.org/atmlocator).

 Facebook: [ECUBesideYou](https://www.facebook.com/ECUBesideYou)

 Instagram: [@eastmancreditunion](https://www.instagram.com/eastmancreditunion)

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



Federally insured by NCUA

## ECU Visa® Contactless Cards

**Just tap to pay & go on your way**

Now there is a faster way to checkout! With ECU Visa® contactless debit and credit cards, you simply tap to pay and go on your way! It's the fast, convenient, and secure way for a seamless checkout.



### 1. LOOK

for the Contactless Symbol at the checkout.



### 2. TAP

your ECU contactless card on the reader.



### 3. GO

Go after your payment is processed in seconds.

**Here's how contactless cards will benefit you:**

#### Fast

Your payment is processed in seconds after tapping the terminal.

#### Secure

The EMV chip technology embedded in your card helps prevent stolen data from being fraudulently used.

#### Convenient

While contactless payments are touch-free, you can still insert or swipe your contactless card just like any other Visa® card!

#### Simple. Convenient. Easy to Use.

Call us or visit a branch to get your ECU Visa® contactless debit or credit card today!

The Contactless Symbol and Contactless Indicator mark are trademarks owned by and used with permission of EMVCo, LLC.

# ECU BESIDE YOU



## ECU Student Loans – Your Journey. Our Commitment.

You're embarking on one of the most important journeys of your life! From the loan application process, to graduation and beyond, ECU will be here every step of the way. Whether you are currently enrolled and attending classes or managing multiple student loan payments after graduation, ECU can help!

### Student Line-of-Credit

A private student loan from ECU can help bridge the funding gap between scholarships, federal loan options and your total educational expenses. ECU's revolving line-of-credit allows the student to set up the loan one time, and then make advances each semester to cover costs. Whether you are just out of high school or working on your second degree, ECU is here to help with great fixed rates and interest-only payments until graduation.

- Interest-only payments until after graduation*
- No annual renewal*
- Low fixed rate*
- Covers tuition, room and board, books, fees, and other expenses with multiple terms and financing options available*
- No application or processing fees*

### Student Loan Consolidation

Do you 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 at a great rate? ECU can help!

- Low fixed rate*
- One loan, one payment*
- No application fees*

**Whatever your goals are, ECU can help you achieve them.**

**Visit [www.ecu.org/student](http://www.ecu.org/student) to learn more or apply today!**

Federal Student Loan Consolidation: Federal student loans are funded by the federal government. Private student loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school. Federal student loan programs offer various benefits and repayment options, such as income-driven repayment plans or loan forgiveness programs. If you consolidate or refinance your federal loans with a private lender, such as ECU, you will lose benefits available to federal student loan borrowers. For more information, visit [www.ed.gov](http://www.ed.gov).

## Is a Home Equity Line of Credit Right for You?

With an ECU Home Equity Line of Credit (HELOC), it's all about what you want when you want it. A HELOC enables you to use the equity in your home as collateral to make advances on a line of credit for an agreed period of time. Similar to a credit card, the advances made are not to exceed the credit limit.

- Adjustable and interest-only products available*
- ECU pays the majority of your fees*
- Easy access to your HELOC with the Equity Express® Debit Card*
- Minimum loan amount of \$10,000*

Please note that this product is not available in Texas.

**To learn more about ECU's home equity options, or to apply today, visit [www.ecu.org/homeequity](http://www.ecu.org/homeequity).**



## Don't Miss Special Offers Customized for You! Sign Up for ECU Online® Today!

Don't miss the opportunity to receive special offers right within ECU Online or the mobile app. The special offers you receive could include:

- Auto Loan Pre-Approvals*
- RV/Powersports Loan Pre-Approvals*
- Credit Card Pre-Approvals*
- Personal/Seasonal Loan Pre-Approvals*

If you receive an offer, you simply click to activate, and ECU takes care of the rest.

**Already enrolled in ECU Online? No worries...You don't have to do anything to receive these great offers. If you aren't currently enrolled, visit [www.ecu.org/enrollecuonline](http://www.ecu.org/enrollecuonline) and follow the steps on the screen.**



**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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