

ECU NEWS



Newsletter for Members • November 30, 2018

News Briefs



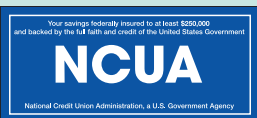
Holiday Closings

Eastman Credit Union will close at 2:00 p.m. on Monday, December 24 in observance of Christmas Eve. We will also be closed on Tuesday, December 25 in observance of Christmas Day, and on Tuesday, January 1, 2019 in observance of New Year's Day.

Beware of Scams this Holiday Season

Be on the lookout for scam artists who may attempt to defraud you during the holiday season. Stay alert and do not give your personal or card information in response to a phone call, text, or email.

Please remember that Eastman Credit Union, and its representatives, will not ask for your complete card number, PIN, or the security code on the back of your card.



It's Not Too Late for an ECU Holiday Loan

Behind on your holiday shopping? Decided to visit Grandma at the last minute? Don't worry! You can still purchase gifts and sneak in a visit with ECU's holiday loan. Through December 31, qualifying members may borrow up to \$8,000 for 18 months with rates as low as 4.95% Annual Percentage Rate.

Apply for your ECU Holiday Loan today!

Important Information:

For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% Annual Percentage Rate. Loan subject to credit approval.



Enjoy a Special Low Rate On Balance Transfers & More with an ECU Visa®!

Do you have high-interest rate credit card balances? Save money and transfer your balances to an ECU Visa® credit card today! You'll enjoy a promotional rate of 3.29% APR through July 31, 2019 on balance transfers, cash advances, and purchases made with your ECU Visa!

All balances convert to 9.25% APR – 18.00% APR after July 31, 2019. Offer ends January 31, 2019!

Apply for an ECU Visa credit card today at www.ecu.org!

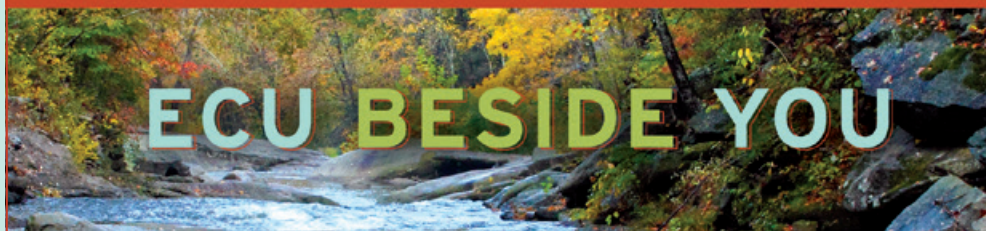
Important information:

Rates and terms are subject to change without notice. Interest will accrue on all balances unless paid in full at the end of each billing cycle. Cash advance and balance transfer balances are always subject to a finance charge from the date they are posted to your account. Business accounts and other ECU loan balances are not eligible for the promotional rate.

For details on Visa Cardholder Agreement, please visit www.ecu.org.



ECU BESIDE YOU



Proud Sponsor of Speedway Children's Charities

Experience the joy of the holiday season at the ECU Christmas Village located at Bristol Motor Speedway in Lights during November 16 through January 5!

**Visit www.speedwayinlights.org
for ticket information.**



Drive Now and Pay Later – *No payments until 2019!*

Wouldn't you love to enjoy the excitement of owning a new car with no payments until well after the holidays? At ECU, not only do we offer great low rates, but you can choose to defer your payment for up to 90 days throughout the remainder of 2018! That's right, finance your new or used auto or recreational vehicle after December 1, and you can postpone your payment until March 2019!

Did you know you can receive ECU financing right at the dealership? Visit www.ecu.org/dealerdirect for a list of participating dealers.

**Visit www.ecu.org to apply for
your loan today!**

Important information:
Loan and payment deferral
subject to approval.



Skip A Payment Program

ECU encourages members to make responsible financial decisions, but we also know there are times in life when making your monthly loan payment might be difficult due to certain situations.

ECU's Skip A Payment program provides a way to manage these special circumstances. Instead of cutting corners to make your monthly payment on your loan at ECU, you can skip your payment and use those funds for other needs.

ECU loans must be current and in good standing, and the loan to be skipped must have been current for the past six months. You may skip a payment one time per loan, per year. A skipped payment is considered to be one monthly payment, two consecutive bi-weekly payments, or four consecutive weekly payments. Interest will continue to accrue during the skipped period, extending the term of the loan, and a \$25 fee will be charged for each loan skipped.

To learn more about which loans are eligible for the Skip A Payment program and how to participate, visit www.ecu.org/skipapayment.

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*when you shop with your Platinum Preferred
or Cash Rewards Visa® credit card!*

**Visit www.ecu.org/doublerewards for
more information.**

Limited time offer.



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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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