

ECU NEWS

Make the Holidays Happy with an ECU Holiday Loan

Let ECU help you make the most of your money during this holiday season with our Holiday Loan. Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR.

Important information: *APR is Annual Percentage Rate. Rate effective as of October 1, 2019. For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% APR. Loan subject to credit approval.

Special Offers with ECU Visa® 2.99% APR

on balance transfers, cash advances, & purchases made with your ECU Visa® credit card through January 31, 2020.

All balances convert to 9.50% APR – 18.00% APR after July 31, 2020.

AND YOU'LL EARN

3X points back on grocery store purchases (determined by merchant category code)

2X points back on Walmart.com, Target.com, & Amazon.com purchases

1X points back on other purchases

Points paid back apply to Platinum Preferred and Cash Reward credit cards only.

Visit www.ecu.org to apply for your ECU Visa or to transfer your balance today!

Important Information:

Promotional rate of 2.99% APR applies to balance transfers, cash advances and purchases made to Classic, Gold, Platinum Preferred, Cash Rewards, Secure credit cards. There are no balance transfer or cash advance fees. 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. Offer ends January 31, 2020. For details on Visa Cardholder Agreement, please visit www.ecu.org.

Newsletter for Members • November 30, 2019

News Briefs



Holiday Closings

Eastman Credit Union will close at 2:00 p.m. on Tuesday, December 24 in observance of Christmas Eve. We will also be closed on Wednesday, December 25 in observance of Christmas Day, and on Wednesday, January 1, 2020 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.

Follow Us on Facebook & Twitter!

You can now find ECU on Facebook and Twitter! Come check out our pages for another great way to stay up to date with everything about ECU!

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



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



ECU BESIDE YOU

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.

Where Can ECU Take You?

Whether it's a road trip to the mountains, a vacation to the coast, or just out to lunch, an Eastman Credit Union auto loan can get you there! With ECU's great low rates and convenient features, an ECU auto loan can take you anywhere you want to go.

And that's not all, you can even postpone your payment for up to three months! What are you waiting for? Find out where ECU can take you today!

Visit www.ecu.org/go to learn more or apply today!



Pre-qualify for a Mortgage Loan Today!

Low payment, low rate, and low or no down payment options on mortgage loans customized to fit your needs!

Visit www.ecu.org/mortgage for more information!



Tips for Safe Holiday Shopping Online

Online holiday shopping is becoming more and more popular. What's not to love? It's easy, convenient, and done from the comfort of your own home. Unfortunately, it's also a place where cyber criminals lurk, waiting for their victim.

Here are a few tips to help avoid being a victim of fraud this holiday season:

Shop at websites you trust. You can avoid scammers waiting to get your credit card information by shopping only with retailers you trust and have shopped with before. If you do choose to use an unfamiliar website, do a little detective work by checking for legitimate customer reviews, a social media presence, and whether they have received complaints at the Better Business Bureau. You'll also want to check the address line of the browser before you shop to ensure it starts with https; if it doesn't, do not move forward with the transaction.

Beware of rock bottom prices. If it seems too good to be true, it probably is. Compare prices and pictures of merchandise at similar websites. If a deal is too good, that could be a red flag that the company is not legitimate.

Avoid public Wi-Fi. It's tempting to do some shopping while connected to the Wi-Fi at your favorite coffee shop, but that's not always a good idea. Wi-Fi connections that don't utilize a password can be easily penetrated and your information can be compromised.

Review your statements. Pay extra attention to your bank and credit card statements in the months before and after the holidays. Notify your financial institution or credit card company immediately to report any unfamiliar charges.

For more information on avoiding fraud, visit www.ftc.gov.



**EASTMAN
CREDIT
UNION®**

For more details about ECU's products and services, visit www.ecu.org, or call 423.229.8200 or 800.999.2328.

The Eastman Credit Union logo, ECU Online, ECU, Equity Express, It's Your Money and Lifeline are registered service marks of Eastman Credit Union. Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.