



ECU NEWS

Newsletter for Members • November 30, 2020

News Briefs



Holiday Closings

Eastman Credit Union will close at 2:00 p.m. EST on Thursday, December 24 in observance of Christmas Eve. We will also be closed on Friday, December 25 in observance of Christmas Day, and on Friday, January 1, 2021 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.



Facebook: ECUBesideYou



Instagram: @eastmancreditunion



Twitter: @ECUBesideYou

It's Not Too Late for an ECU Holiday Loan

Behind on your holiday shopping? 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.

Visit www.ecu.org and 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.



Special Offers with ECU Visa®

2.99% APR on balance transfers, cash advances, & purchases made to your ECU Visa® credit card through January 31, 2021.

All balances convert to 9.90% APR – 18.00% APR after July 31, 2021.

PLUS Shop more, earn more with ECU Visa®!

Double Points on grocery store purchases (excludes Wal-Mart)

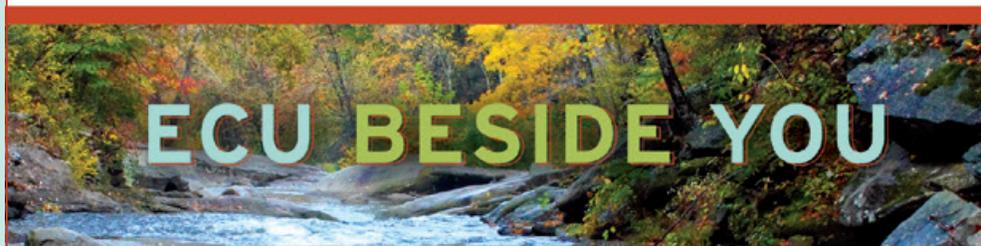
Double Points on Walmart.com, Target.com, & Amazon.com purchases

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

Important Information: Rates and terms are subject to change without notice. APR is Annual Percentage Rate. 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



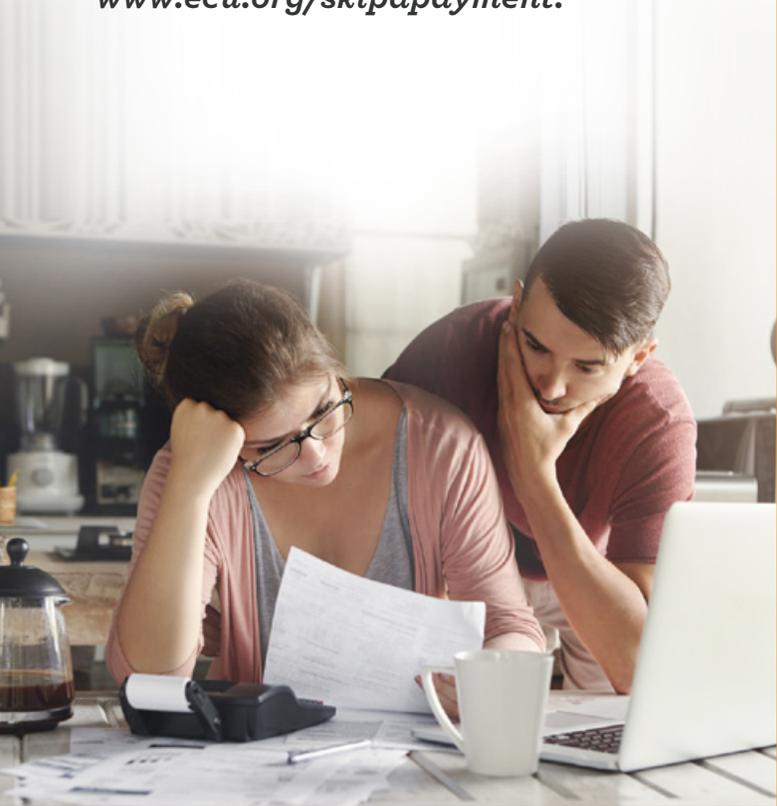
Skip A Payment Program

ECU encourages members to make responsible financial decisions, but we also know that life is full of unexpected surprises and 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.



Need a New Ride?

We've got a loan for that! Whether you're looking at a new or used vehicle, ECU can put you in the driver's seat. We offer great, low rates with flexible terms, and we'll even defer your first payment for up to 90 days!

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

Important information: Loan and payment deferral subject to approval.



Are You Looking for a Home Loan with No Down Payment?

Our ECU 100 Mortgage program offers up to 100% financing, which means you can finance a home with no down payment, even if you are not a first time home buyer! You can depend on ECU for great, low rates every day with loan options that meet your financial needs.

For more information about our mortgage loan options, visit www.ecu.org/mortgage.



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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