

ECU NEWS



Newsletter for Members • November 30, 2021

News Briefs



Holiday Closings

Eastman Credit Union will be closed on Friday, December 24 in observance of Christmas Day. We will also be closed on Friday, December 31 in observance of New Year's Day.

Beware of Scams this Holiday Season

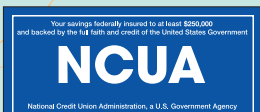
Be on the lookout for scam artists who may attempt to defraud you during the holiday season. Stay alert and do not give your personal or card information in response to a phone call, text, or email. **Please remember that Eastman Credit Union, and its representatives, will not ask for your complete card number, PIN, or the security code on the back of your card.**



Facebook: ECUBesideYou



Instagram: @eastmancreditunion



It's Not Too Late for an ECU Holiday Loan

Behind on your holiday shopping? Don't worry! You can still purchase gifts in time for Christmas 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® Earn More. Pay Less.

Take advantage of these special offers by December 31 to earn more rewards on net purchases at select merchants using your ECU Cash Rewards or Platinum Preferred Visa credit card. PLUS, pay less interest on all purchases made using any ECU Visa credit card!

Earn 3X Points

Earn 3 points per dollar spent on net purchases made at the following merchants: grocery stores, gas stations and gas pumps, Walmart.com, Target.com, and Amazon.com.

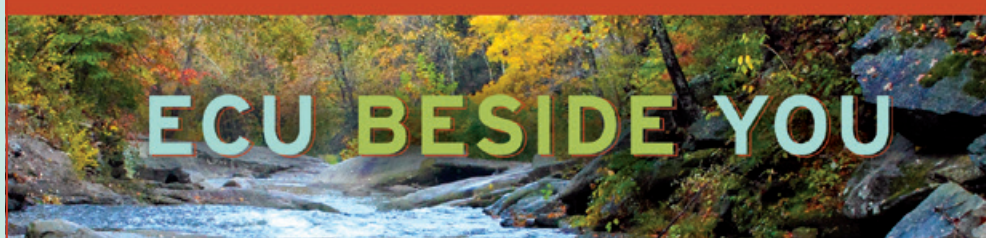
1.99% APR*

Pay 1.99% APR on all purchases made using any ECU Credit Card through December 31, 2021. Remaining balances after June 30, 2022 will convert to a great, low rate of 7.75% APR – 18.00% APR.

Visit www.ecu.org/earnmore to apply for your ECU Visa or find out more.

Important Information: *APR is Annual Percentage Rate. 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. Business accounts and other ECU loan balances are not eligible for the promotional rate. Additional three times points paid back on purchases apply to Platinum Preferred and Cash Rewards credit cards only. Offer ends December 31, 2021. For details on Visa Cardholder Agreement, please visit www.ecu.org.

ECU BESIDE YOU



Auto Loans

It's the perfect time of year to treat yourself with a gift that keeps on giving. Whether you're looking for a new or used vehicle, ECU can put you in the driver's seat. We offer great, low rates with flexible terms. Apply today and make no payments until 2022!

Visit www.ecu.org/auto to learn more or apply 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 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.



Local Servicing Matters When It Matters

Did you know that ECU takes care of the administration and servicing of your mortgage when you choose one of ECU's great mortgage loan options?

You may be asking, "Does this matter?" Well, it matters when it matters.

Some situations when local servicing can be an advantage are:

You need to update homeowners insurance information or have filed an insurance claim

You want to ensure your taxes are paid on time

You want to ask about removing PMI once you have obtained 20% equity in your home

Another exceptional advantage is that if you have a need to ask questions about your mortgage, you'll be able to communicate with one of ECU's friendly, professional, local mortgage specialists. Whether you give us a call or visit a branch, you know you'll experience the superior service you've come to expect from ECU.

When it's time to decide who your mortgage lender will be, be sure to take who will be servicing your loan into consideration.

To learn more about ECU mortgage loans or to apply today, 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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