



# ECU NEWS

Newsletter for Members • November 30, 2022

## News Briefs



### **Holiday Closings**

Eastman Credit Union will be closed Monday, December 26th in observance of Christmas Day. We will also be closed Monday, January 2, 2023 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



## Why haven't you switched to Online Statements?

Did you know you can have 24 months of statement history right in the palm of your hand or from your desktop?

Enroll in ECU Online Statements and you'll never have to hunt through drawers or file folders for your monthly account statements again. Not only will you have access to your regular account statement, but you can also view Visa® statements, tax documents, mortgage statements, and many other account notices.

**What are you waiting for? Visit [ecu.org/onlinestatements](http://ecu.org/onlinestatements) to learn how to enroll today!**

## It's More than Building a House. It's Building a Home.

Did you know ECU offers construction loans? Our team of mortgage specialists can help make your dream home a reality.

- **Free consultation with a mortgage specialist**
- **One loan, one closing, one set of closing costs**
- **Finance up to 95% loan-to-value**
- **Fixed-rate loans available**
- **Up to 12-month construction period**

**Visit [ecu.org/constructionloans](http://ecu.org/constructionloans) to apply today!**

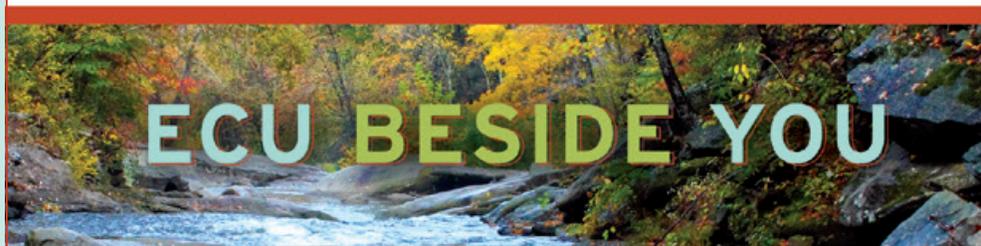


## ECU Auto Loans

It's that time of year to get yourself the 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 2023!

**Visit [ecu.org/auto](http://ecu.org/auto) and apply today!**

Loan and payment deferral subject to approval.



# ECU BESIDE YOU

# Earn More, Pay Less with ECU Visa®!

**December is the final month to earn more rewards and pay less interest!**

Earn more 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!

## Double Points | 2.49% APR\*

on net purchases made with your ECU Cash Rewards or Platinum Preferred card at the following merchants:

- [Walmart.com](http://Walmart.com)
- [Amazon.com](http://Amazon.com)
- [Target.com](http://Target.com)
- [Grocery Stores](http://Grocery Stores)

on all purchases made using any ECU credit card through December 31, 2022.

*Remaining balances after June 30, 2023 will convert to a great, low rate of 9.90% APR - 18.00% APR.*

**Visit [ecu.org/earnmore](http://ecu.org/earnmore) to learn 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. Two times points paid back on purchases apply to Platinum Preferred and Cash Rewards credit cards only. Offer ends December 31, 2022. For more information, see the Visa Cardholder Agreement at [www.ecu.org](http://www.ecu.org).

## 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 [ecu.org/skipapayment](http://ecu.org/skipapayment).**

## It's Right Around the Corner!

Behind on your holiday shopping? Don't worry! You can still purchase gifts in time for Christmas with ECU's Holiday Loan. Through December 31st, qualifying members may borrow up to \$8,000 for 18 months with rates as low as 5.45% APR\*.

**Visit [ecu.org](http://ecu.org) and apply today!**

### Important Information:

\*APR is Annual Percentage Rate. For every \$1,000 financed for 18 months, the payment would be \$57.98 at 5.45% Annual Percentage Rate. Loan subject to credit approval.

## Make it a Happy Holiday Budget

Source: *GreenPath™ Financial Wellness*

Avoid excess holiday debt and celebrate the season in a budget-conscious way by following a few steps.

- 1. Create a Holiday Budget.** This should include all planned spending – food, décor, travel, gifts, etc. This can help you see how much income you'll need, set spending limits, and reduce financial stress.
- 2. Simplify the Season.** Find simpler ways to celebrate the season and resist the urge to splurge. Invite your loved ones to 'meet in the middle' for a more informal get-together without breaking your budget.
- 3. Volunteer in Someone's Name.** Celebrate those you love by giving back. Volunteer at a friend or loved one's favorite charity on their behalf.
- 4. Set Expectations.** Thanksgiving gatherings are a great time to communicate this year's holiday plan. Such conversations can relieve stress for all involved and avoid undue disappointment.
- 5. Shop Smart.** Monitor sales for the best deals, reduce shipping costs by utilizing free in-store pickup options, and always look out for holiday shopping scams.

It is possible to make it a happy holiday budget. While gift-giving is a long-standing holiday tradition, spending time with family and friends may be the most meaningful gift of all.



**EASTMAN  
CREDIT  
UNION®**

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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