

ECU NEWS

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 to learn more or apply today!

Newsletter for Members • October 31, 2019

News Briefs

Holiday Closing

Eastman Credit Union will be closed Thursday, November 28 in observance of Thanksgiving Day.

You're Invited to a Retirement Celebration!

Join ECU as we honor

Olan Jones

for his 22 years of extraordinary service as ECU's CEO & President

Wednesday, November 13

4 p.m. – 7 p.m.

Cattails Ballroom

Meadowview Conference Resort & Convention Center

1901 Meadowview Parkway
Kingsport, TN 37660

RSVP at www.ecu.org/OlanRSVP
or call 423.578.7675.

You may send Olan well wishes at OlanJones@ecu.org until December 31st.

ECU celebrates the 22 million veterans living in the U.S. today.

We appreciate your service and sacrifice for our country!

HAPPY VETERANS DAY!

ECU sends a special thank you to our member and employee veterans!



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.

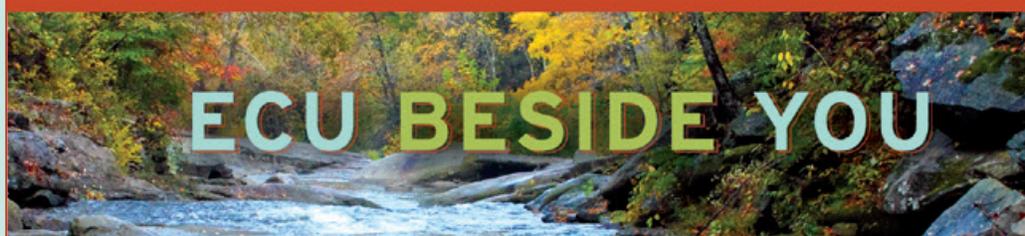
Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR.

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.



ECU BESIDE YOU



2.99% APR

on balance transfers, cash advances,
& purchases made to your ECU Visa®
credit card through January 31, 2020.
All balances convert to 9.50% APR – 18.00% APR after July 31, 2020.

Shop more, earn more with ECU Visa®!



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

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 made to Classic, Gold, Platinum Preferred, Cash Rewards, or Secure credit cards. All balances convert to 9.50% APR - 18.00% APR after July 31, 2020. 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. Additional points paid back on select purchases apply to Platinum Preferred and Cash Reward credit cards only. Offer ends January 31, 2020. For details on Visa Cardholder Agreement, please visit www.ecu.org.

ECU Community Advisory Board

The Community Advisory Board recently met to provide valuable input on ECU operations, products, and services. The advisory board consists of individuals representing various communities and groups within ECU's membership. Advisory board members provide input and strategic direction as to how ECU can best serve the groups they represent.

ECU appreciates these volunteers for their participation and valuable contributions!



The 2019 ECU Advisory Board Members

Pictured left to right: Miles Burdine, President and CEO, Kingsport Chamber of Commerce; George DeCroes, Human Resources Director, City of Kingsport; Bob Cantler, President and CEO, Johnson City Chamber of Commerce; Beth Rhinehart, President and CEO, Bristol Chamber of Commerce; Chris Lee, Chief Operating Officer, Bill Gatton Automotive Group; Tabetha Church, Human Resources Manager, Tempur-Pedic Production; Michael Lockard, Chief Financial Officer, K-VA-T Food Stores, Inc. Not pictured: Gary Bass, Texas Operations Site Manager, Eastman Chemical Company; Katherine Calcote, Veterinarian, Mount Carmel Pet Hospital; Edithann Buckles Wadewitz, Chief Staff Executive, Northeast Tennessee Association of Realtors; Vicki Wolfe, retired from Human Resources, Eastman Chemical Company (Longview).

3 Things You Should Know When Virtually Transferring Cash

It's becoming more common these days to send money virtually between friends and family. Here are a few helpful things to remember.

Only send and receive cash with people you trust. Transacting business with a friend or paying a reputable business using a quasi-cash merchant is safe for the most part. But doing business with a stranger is risky.

Read the quasi-cash user agreement. Quasi-cash user agreements normally state specifically that there is no buyer or seller protection. It's important to read the agreement before using the service to determine how to handle any disputes you may have concerning your transaction.

You may not receive a refund. If you provide your card information to a quasi-cash merchant to transact business and a fraudster receives your cash, it becomes a dispute between you and the seller. When you give your card information to a quasi-cash merchant, it is a legitimate card transaction; therefore, ECU would not be able to assist you in obtaining a refund.

For more great financial tips, check out our Educational Resources located at www.ecu.org.

Want a Low Mortgage Rate? Lock it in Now!



Now is the time to lock in a low rate with ECU's Lock & Shop! Pre-qualify today and shop with confidence knowing your low rate is locked in for 75 days.

Visit www.ecu.org/lockandshop or call 800.999.2328 today!

Important information: Must apply for a new ECU mortgage loan within 75 days of pre-qualification approval to receive the lower of the locked rate or current rate. Must be a new ECU loan and not a refinance. Eligible for home purchase transactions only. Limited time offer. Loans subject to approval.



**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.