

ECU NEWS



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.

Get Pre-Qualified for Your Mortgage Loan

Purchasing a home is exciting, but it can also be stressful. It is probably the most expensive purchase you'll ever make. One way to alleviate that stress is to get pre-qualified.

Before you start your home search, an ECU Mortgage Lending Officer can review your finances and information and make an estimate of the maximum amount of loan you would qualify for. This step helps you understand the amount you can afford and lets your real estate agent know that you are serious about purchasing a home.

Visit www.ecu.org/mortgage to learn about ECU's mortgage options and to apply today!

Newsletter for Members • October 31, 2020

News Briefs

Holiday Closing

Eastman Credit Union will be closed Thursday, November 26 in observance of Thanksgiving Day.

Do We Have Your Current Contact Information?

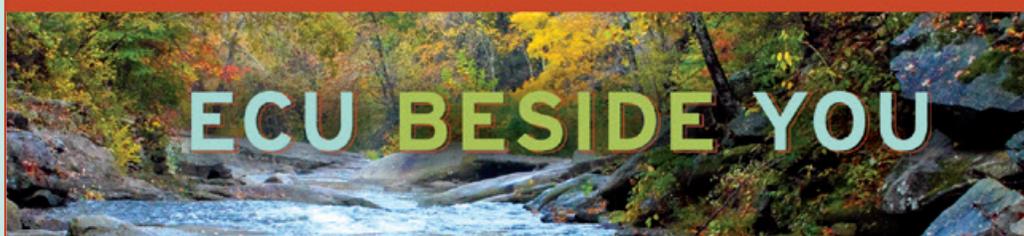
It's important that you check with us to make sure we have your current contact information so that you don't miss out on important changes, fraud alerts, and other announcements that could affect you or your accounts with ECU.

Please verify your contact information via ECU Online Banking, over the phone, or at a branch today!

 Facebook: ECUBesideYou

 Instagram: @eastmancreditunion

 Twitter: @ECUBesideYou



ECU BESIDE YOU

A Seasonal Loan is a great option to help with holiday expenses! Borrow from \$500 to \$8,000 with terms up to 18 months and interest rates as low as 4.95% APR*.

*APR refers to Annual Percentage Rate. The annual percentage rates listed are our best rates. Your rate may be higher depending on credit history and underwriting criteria. Certain restrictions may apply. Payment example \$57.76. Payment example is based on \$1,000 for 18 months at 4.95% APR. To calculate your payment, please use a payment calculator.

ONLINE SHOPPING TIPS

In addition to your traditional shopping list of names and gift ideas, consider tracking the following for each person and gift on your list when shopping online:

Store, price, shipping, and delivery date!

Track the best deals and what you purchase. Take notes to compare prices and make notes of sale dates.

Find free shipping. Are you shipping the gift directly to your family member or friend? Or, will it be coming to your address? Free shipping can save a lot of money.

Check the delivery date. Sometimes items are back-ordered or limited.

Method of payment.

Track how you paid for your purchase. Monitor your statements for accuracy.

Enjoy the safety and security of ECU's Visa® Credit Cards:

Enroll in ECU's Visa® Checkout to use your computer, tablet, or mobile phone to easily make online payments without entering your card information each time.

You can store multiple cards, save several shipping addresses, set transaction alerts, and make online purchases by using your email address and password.

Enjoy free 24/7 fraud monitoring service and zero liability fraud protection.

Download the ECU Cards App today to receive notifications when online purchases are made using your cards, and to turn your cards off and on instantly to help protect yourself against fraud.



Even with best practices, information can still be stolen. Use these tips to assist in keeping your personal information safe:

Shop safe websites and apps.

Use well-known companies and stores for your online purchases.

Make sure the site is safe. The URL should begin with HTTPS - instead of HTTP. Browsers vary, but some show a lock or a green address bar to verify a site's safety.

Dedicate one card instead of using multiple cards.

Eliminate multiple opportunities for card fraud and make tracking easier by using one card.

Use a credit card and not your debit card to prevent fraudsters from accessing your checking account.

For more detailed resources related to online shopping safety, visit www.ecu.org/ShopSafe.

Auto Loans

Fall is in the air! It's a great time to cruise the backroads or see the mountains! An ECU Auto Loan can get you on the road in no time with rates as low as 1.95% APR* and no payments for up to 90 days.

*APR is Annual Percentage Rate. The annual percentage rates listed are our best rates. Your rate may be higher depending on credit history and underwriting criteria. Certain restrictions apply. Subject to approval.



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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