



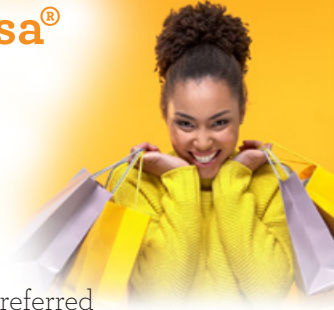
# ECU NEWS

## Special Offers with ECU Visa®

### Thanksgiving Holiday Special

**5 Days to Earn 5X Points  
November 25 – 29, 2021**

Remember to do ALL your Thanksgiving weekend shopping with your ECU Cash Rewards or Platinum Preferred card to earn 5 points per dollar spent on all net purchases!



Newsletter for Members • October 31, 2021

## News Briefs




### Holiday Closing


Eastman Credit Union will be closed Thursday, November 25 in observance of Thanksgiving Day.

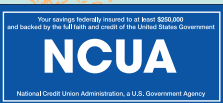
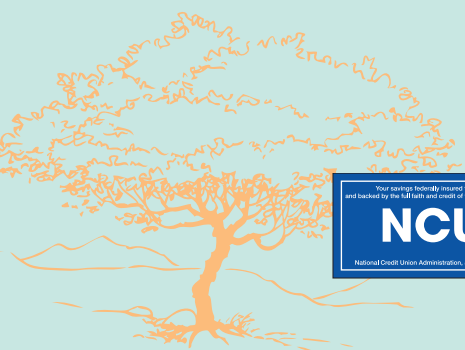
### Do We Have Your Current Contact Information?

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



**Don't wait for Thanksgiving weekend!  
Be sure to take advantage of these special offers  
today through December 31st:**

**3X Points**

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

Grocery Stores; Gas Stations and Gas Pumps; Walmart.com; Target.com; Amazon.com.

**1.99% APR\***

on all purchases made using any ECU Credit Card through December 31st, 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](http://www.ecu.org/earnmore) to apply for your ECU Visa or find out more.**

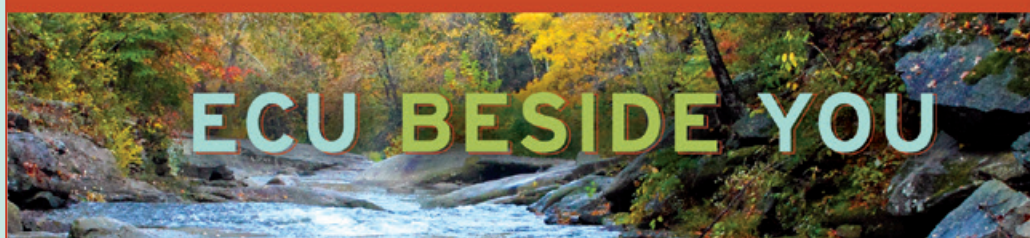
**\*Important Information:** Rates and terms are subject to change without notice. APR is Annual Percentage Rate. Interest will accrue on all balances unless paid in full at the end of each billing cycle. Business accounts and other ECU loan balances are not eligible for the promotional rate. For details on Visa Cardholder Agreement, please visit [www.ecu.org](http://www.ecu.org).

## Are You Buying a Fixer Upper?

Found a home you love, but it could use some TLC? ECU's Purchase Plus mortgage offers 100% financing, plus up to \$30,000 for upgrades or renovations!

**Visit [www.ecu.org](http://www.ecu.org) to learn more or apply today!**

**Important information:** Interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes, and the consumer should consult with a tax adviser for further information regarding the deductibility of interest and charges. Subject to credit approval. Certain restrictions apply.



# ECU BESIDE YOU

# Make the Holidays Happier 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, 2021. For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% APR. Loan subject to credit approval. Limited time offer.

## Do You Feel Pressured by Holiday Spending?

Excerpt from: **GREENPATH FINANCIAL WELLNESS**

The holidays can get expensive fast. Before you have time to clear the Thanksgiving dinner table, your inbox is overflowing with urgent, high-pressure offers to buy now, or miss out on crazy savings. All of those “deals” can add up to holiday-induced financial stress.

*Enjoy a magical holiday  
without overspending!*

1. **Figure out your plan.** Take 15 minutes to plan out your paycheck for the rest of the year. Look at your bills, expenses, and savings plan to determine how much you should spend.
2. **Avoid overspending.** Gift-giving is not a contest to see who can rack up the most debt. Be sure to use your credit card responsibly and choose a card with a great, low interest rate.
3. **Tune out the noise, and tune into what the season really means to you.** Put a filter on that inbox, turn off the tube, log out of social media. All that FOMO (fear of missing out) noise is just noise. Turn down the noise and reflect on the gift you would like to give, as opposed to the one an advertiser wants you to buy!

## Manage Your Accounts from Anywhere

Short on time? Prefer the comfort of your home? With ECU's online, mobile, and ATM options, you can experience convenience like you've never known! Not only can you manage your account from anywhere, but it's also free and secure.

*View account balances and history*

*Transfer funds*

*Pay bills*

*Make mobile deposits*

*Control your debit and credit cards*

*Locate an ECU branch or ATM*

*Locate one of 56,200+ surcharge-free Allpoint® or Presto!® ATMs*

*Open accounts*

*Apply for loans*

*Set up text message banking*

*Deposit cash/checks at an ECU ATM*

**For more information on using ECU Online®, ECU mobile apps, and ECU ATMs visit [www.ecu.org](http://www.ecu.org) today!**



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.

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.