



ECU NEWS

Here's a peek at the fresh, new look coming to you very soon!



Newsletter for Members • September 30, 2017

News Briefs



Important Changes Regarding Automatic Debits

Did you know that the National Automated Clearing House (NACHA) adopted a new rule that could affect the way automatic debits clear your account? For more information and to find out how this may affect you, visit www.ecu.org/samedayACHdebits.

Christmas Club Account Reminder

The holidays will be here before you know it! Did you know you can withdraw funds from your Christmas Club account as early as September 1? It's a great way to get an early start on Christmas shopping! Remember, all funds will automatically transfer to your savings account on November 1.

ECU Shred Day

Friday, October 27, 1:00 p.m. – 5:00 p.m.
North Longview Branch
3066 North Eastman Road
Longview, TX 75605

At ECU, protecting your personal information is a top priority. Come take advantage of this great opportunity to reduce theft and security risks, free up some space, and get rid of old, useless files. For more details, and a full schedule, visit www.ecu.org.

Free Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, student lending, home construction, credit score, identity theft, and other topics that may interest you. For a complete schedule of all upcoming seminars offered by ECU, please visit www.ecu.org/eventsandseminars.

BE ON THE LOOKOUT: ECU'S NEW WEBSITE IS ON THE HORIZON!

We have been working hard to update www.ecu.org for our members, and we think you're going to love it! Along with all of the conveniences our site currently offers, here are a few new features to look forward to:

Browse and search product and service information with ease via simple navigation and a "smart" search engine

The responsive design automatically adjusts to fit your smartphone, tablet, and computer, improving your online experience wherever you are

Enjoy expanded resources with great articles, videos, and calculators to give you more insight into financial topics

Connecting with your closest ECU branch or ATM is easier than ever with improved branch information pages, driving directions, and more

Visit www.ecu.org to learn more about our convenient online services!

Introducing CardControl

Have you ever misplaced your ECU Visa® card and wished you could instantly turn it off? Well, now you can with a single touch of your mobile phone! ECU's new CardControl puts YOU in control!

Turn your card off and on instantly

Specify where your card can be used

Set merchant categories depending on your expected card usage

Enable or disable certain types of transactions

Set spending limits on purchase amounts

Receive real-time transaction alerts based on your preferences



Reduce the risk of fraud and take charge of your debit or credit card today! Login to ECU Mobile Banking, click "More", and tap "CardControl" to get started now! Visit www.ecu.org/cardcontrol for more details.



ECU BESIDE YOU



It's Never Too Early

Did you know it's less than three months until Christmas? The holidays should be the happiest time of the year, but are budget concerns stressing you out? Whether it's holiday gift giving, a holiday event, or travel expenses to Grandma's house, ECU can help with our Holiday Loan! For a limited time, qualifying members may borrow up to \$5,000 for 18 months, with rates as low as 4.95% APR*.

While you are taking care of this year's holiday expenses with a convenient ECU Holiday Loan, why not prepare for next year's holiday season by opening an ECU Christmas Club account this year? Regular deposits into your ECU Christmas Club account, even small ones, accumulate into funds that will be transferred to your savings account each November 1 just in time for holiday expenses!

Important information: *APR is Annual Percentage Rate. Rate effective as of October 1, 2017. 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.

Earn more! Pay less!

**ECU Platinum Preferred
& Cash Rewards Visa®
Credit Cards**

2% Back

On all purchases

2.99% APR

*On Balance Transfers, Cash
Advances, & Purchases You Make
Every Day!*

Rate of 2.99% APR applies to all credit card balance transfers, cash advances, and purchases made to your card now through January 31, 2018.

Enjoy this special rate until December 31, 2018.

All balances convert to 9.90% APR - 17.90% APR after December 31, 2018.

Visit www.ecu.org to learn more about this limited time offer!

Important Information: 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 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 promotional rate.

For details on Visa Cardholder Agreement, please visit www.ecu.org.



It's never too soon to start planning for retirement, but sometimes choosing the option that's right for you can be overwhelming. Let ECU Asset Management's knowledgeable Financial Consultants help guide you to a choice that fits your lifestyle and needs. They can explain a variety of retirement planning strategies and help you choose the one that pursues your goals.

Please call today for a free consultation with an ECU Asset Management Financial Advisor.

Harry Headrick Longview 903.381.6523

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Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value



For more details about ECU's products and services, visit www.ecu.org, or call 903.381.6500 or 800.999.2328.

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