ECU Branches
City/State  Address   Hours (Mon. – Fri.)
Abingdon, VA  159 East Valley Street  9:00 am - 5:30 pm
Blountville, TN  1911 Highway 394  7:30 am - 5:30 pm
Bristol, TN  1237 Volunteer Parkway  7:30 am - 5:30 pm
Bristol, VA  16501 Highlands Center Boulevard  7:30 am - 5:30 pm
Duffield, VA  127 Comfort Drive (U.S. Highway 58)  7:30 am - 5:30 pm
Gate City, VA  3811 East Andrew Johnson Highway  7:30 am - 5:30 pm
Gray, TN  384 Roy Martin Road  7:30 am - 5:30 pm
Johnson City, TN  301 West Jackson Boulevard  7:30 am - 5:30 pm
Kingsport, TN  130 West Ravine Road (Holston Valley Hospital)  10:00 am - 4:00 pm
  120 Wendover Drive (Colonial Heights)  7:30 am - 5:30 pm
  201 South Wilcox Drive  7:30 am - 5:30 pm
  216 West Ravine Road  9:00 am - 5:30 pm
  2021 Meadowview Lane  7:30 am - 5:30 pm
  2631 East Stone Drive  7:30 am - 5:30 pm
  Eastman Chemical B147  7:30 am - 5:30 pm
  Eastman Chemical B230 (Restricted Access)  7:30 am - 1:00 pm
Longview, TX  255 Marketplace Boulevard  7:30 am - 5:30 pm
  421 North State of Franklin Road  7:30 am - 5:30 pm
  4270 North Stone Road (Bunting Creek)  7:30 am - 5:30 pm
  3127 West Tennessee Boulevard  7:30 am - 5:30 pm
  1400 West Broad Street  7:30 am - 5:30 pm
  1400 Pine Street  7:30 am - 5:30 pm
  3520 West Broad Street  7:30 am - 5:30 pm
  2631 East Stone Drive  7:30 am - 5:30 pm
  North Terminal Road  7:30 am - 5:30 pm
Mount Carmel, TN  106 Main Street  7:30 am - 5:30 pm
Mount Juliet, VA  2844 Stonebridge Drive (Manutti Center)  7:30 am - 5:30 pm
Eau Claire, WI  4111 Highway 61  7:30 am - 5:30 pm

TOLL-FREE NATIONWIDE
800.999.2328
INTERNET ACCESS
www.ecu.org

Building the Future with YOU
2018 Annual Report
Your savings federally insured to at least $250,000 and backed by the full faith and credit of the National Credit Union Administration, a U.S. Government Agency.

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CHAIRMAN AND CEO'S REPORT

Building the future with you is our goal at Eastman Credit Union. 2018 has been another year of milestones for us. ECU experienced a remarkable year of growth in 2018 and we are well-positioned to continue that trend by focusing on the needs of members.

In 2018, assets grew $497 million or 12.3% to a total of $4.53 billion. Member deposits grew $427 million or 12.4%. ECU experienced another outstanding year of loan growth and added $491 million, or an increase of 14.1%, to the loan portfolio.

Membership increased by 20,488 or 10.1%, ending the year with over 223,000 members.

Here’s a look at some of the highlights from 2018:

- Announced an Extraordinary Dividend paid to members of $13 million, totaling $118 million in payouts since 1998.
- Achieved a milestone of $4.5 billion in total assets.
- Rated the highest-ever score of 86% on the Annual Member Survey.
- Earned a Net Promoter score of 91%.
- Named as Top Performer during the third quarter of 2018 by our Mystery Shop provider in the following categories: Competitive Comparison, Referral Rating, and Emotional Connection.
- Awarded a first place designation among the nation’s Top 100 banks and credit unions by MagnifyMoney™ for ECU’s Mobile Banking App.
- Launched a new, mobile-friendly ECU.org website and online banking portal providing members an improved user-experience and expanded features.
- Opened a new mortgage lending center in Norton, VA.
- Broke ground on a new branch at Allandale in Kingsport, TN.
- Announced the opening of a new branch in Piney Flats, TN.
- Began construction on a new administrative office building in Kingsport, TN.
- Held multiple events across our field of membership, including shred days and seminars to educate members on various financial topics.
- Contributed over $915 thousand to 167 charitable and community organizations.

With a net worth of 13%, ECU remains strong and steadfast in the communities we serve. This is possible because of your loyalty and our commitment to providing product and service excellence to our members. It is the mission of our board of directors, management team, and dedicated staff to make sure that we keep members first in all that we do. Our members are the driving force behind our success, and together we’re building the future!

Sincerely,

B. Fielding Rolston
Olan O. Jones, Jr.
Chairman
Chief Executive Officer

EASTERN CREDIT UNION CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED BALANCE SHEET
As of December 31, 2018 and 2017 (in thousands)

<table>
<thead>
<tr>
<th>Item</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>$361,618</td>
<td>$361,715</td>
</tr>
<tr>
<td>Federal funds advances</td>
<td>15,930</td>
<td>15,090</td>
</tr>
<tr>
<td>Investments</td>
<td>276,084</td>
<td>266,606</td>
</tr>
<tr>
<td>Loans</td>
<td>2,791,217</td>
<td>2,661,299</td>
</tr>
<tr>
<td>Real estate and other investments</td>
<td>326,183</td>
<td>268,397</td>
</tr>
<tr>
<td>Other assets</td>
<td>33,428</td>
<td>33,583</td>
</tr>
<tr>
<td>Total assets</td>
<td>3,990,146</td>
<td>3,856,124</td>
</tr>
<tr>
<td>INCOME STATEMENTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest income</td>
<td>18,547,074</td>
<td>17,920,514</td>
</tr>
<tr>
<td>Interest expense</td>
<td>(2,800,309)</td>
<td>(2,722,147)</td>
</tr>
<tr>
<td>Net income</td>
<td>$15,746,765</td>
<td>$15,198,367</td>
</tr>
<tr>
<td>EXPENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan loss provision</td>
<td>2,479,627</td>
<td>2,481,310</td>
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<tr>
<td>Interest expense</td>
<td>(1,094,838)</td>
<td>(1,095,838)</td>
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<tr>
<td>Net interest income</td>
<td>$3,254,260</td>
<td>$3,034,659</td>
</tr>
</tbody>
</table>

CONSOLIDATED INCOME STATEMENT
For the years ending December 31, 2018 and 2017 (in thousands)

<table>
<thead>
<tr>
<th>Item</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income before income</td>
<td>$18,572,940</td>
<td>$17,922,254</td>
</tr>
<tr>
<td>tax provision</td>
<td>(18,547,074)</td>
<td>(17,920,514)</td>
</tr>
<tr>
<td>Net income</td>
<td>$15,746,765</td>
<td>$15,198,367</td>
</tr>
</tbody>
</table>

BOARD OF DIRECTORS
(Pictured Left to Right)
Olsin O. Jones, Jr., CEO/President
Jeff W. Anderson
E. Wayne Kirk, Vice Chairman
Liz Berger
Norris P. Sneed, Secretary/Controller
Jennifer R. Wolfe
Kyle P. Maciunas
Dolly T. Linkous
R. Fielding Rolston, Chairman

Senior Management Team
Olsin O. Jones, Jr., CEO/President
Debra C. Bridwell, EVP/Marketing/Channels
Dorrell E. Dinsmore, EVP/Information Technology
Terry L. A. Lounds, EVP/Operations
Tammy A. Latture, EVP/Member Services/Marketing
Norris P. Sneed, EVP/Finance
Mark E. Millwood, VP/Architect/Training and Development
Robert A. Price, VP/Technology
Matthew H. Winkley, VP/General Counsel

"At ECU, we’re here to make an extraordinary difference with every member, every time."

“the members are our livelihood. We have to take care of our members, and the members take care of us.”

-Nancy, ECU Employee