



# ECU NEWS

## ECU Online® & Mobile Banking *Improved Navigation*

Providing reliable, convenient access to your accounts is one of our top priorities. We're always listening to your feedback and looking for ways to enhance your digital banking experience. That's why we've updated the menu items to improve overall navigation!

These changes not only create consistency between ECU Online® and ECU Mobile but also pave the way for future enhancements. Look out for additional information on those later this year!

***Learn more about the changes made to ECU Online/Mobile!  
Visit [ecu.org/updates](http://ecu.org/updates).***

Newsletter for Members • February 28, 2023

## News Briefs



### ECU Annual Meeting

ECU's 2023 Annual Meeting will be conducted in a way designed to allow members to participate by visiting our website or a branch most convenient to them. Members will have the opportunity to submit a ballot, which will be available online and at all branches beginning March 6th and will be accepted through March 17th. Members will also be able to view the Annual Meeting video in branch lobbies on Wednesday, March 15th, as well as on our website starting March 6th. Please look for an email in the near future concerning the Annual Meeting or check our website at [ecu.org/annualmeeting](http://ecu.org/annualmeeting) for the most current updates.

### TurboTax®

TurboTax is the quickest way to file your taxes and receive a fast, electronic return. It's tax-filing in an instant! ECU members using TurboTax even receive a discount! Prepare your return for free and pay only when you print or e-file your tax return. Simply log into ECU Online® and click on 'TurboTax' located under 'Additional Services' to learn more and get started.



## Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account. Please contact us today via ECU Online Banking, over the phone, or at a branch to confirm your contact information is up to date.

 Facebook: [ECUBesideYou](https://www.facebook.com/ECUBesideYou)

 Instagram: [@eastmancredunion](https://www.instagram.com/@eastmancredunion)



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# ECU BESIDE YOU

# March is National Credit Education Month

Whether you're building it, repairing it, or maintaining it, the same basic principles govern the success of your credit score.

- 1. Always pay your bills on time.** *Your responsibility in the past predicts your responsibility in the future, and timely bill payment is the most significant portion of your credit score.*
- 2. Keep debt low.** *Owing money is almost unavoidable for most families, but successfully managing credit cards and lines of credit demonstrates to lenders that you're living well within your means. A common rule of thumb is to use only about 30% of your available trade lines.*
- 3. Longevity matters.** *Maintain accounts and keep them open. While new cards with perks and points are attractive, don't let the appeal cause you to close established credit card accounts. Keeping your oldest trade lines open is vital to your score.*
- 4. Open new credit only as needed.** *Each time you apply for credit, a "hard inquiry" occurs on your credit report, negatively affecting your overall credit score.*
- 5. Review your credit report.** *Make sure the information on your credit report is yours and is accurate. Dispute incorrect information immediately. While some errors are accidental and easy to fix, a periodic credit report review could be the only way to detect certain types of fraud and identity theft.*

# Make Deposits from Anywhere!

Did you know that you can deposit checks using the camera on your mobile device? Well, you can! Just tap, snap, and deposit – it's that easy!

To get started, simply click on the 'Check Deposit' button within the ECU app to register!

**To learn more about Mobile Deposits, visit [ecu.org/mobiledeposits](http://ecu.org/mobiledeposits).**



## Are You Interested in Purchasing Investment Property?

Have you considered purchasing a rental property? Our area is a destination for fun and adventure with a market for vacation homes.

1. Fixed and adjustable-rate options
2. Finance up to 85% Loan-to-Value
3. 1-4 family home, condominium, PUD, and condotel

**To learn more about our multi-family residential rental program\*, contact us at [morloan@ecu.org](mailto:morloan@ecu.org) or 800.999.238.**

\*This is not a commercial loan. Certain restrictions apply.



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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.

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