



ECU NEWS

Newsletter for Members • July 31, 2023

News Briefs



Holiday Closing

Eastman Credit Union will be closed Monday, September 4th, in observance of Labor Day. ECU observes all federal holidays.

ECU Member Appreciation Shred Days

Bring your personal outdated, confidential documents to Shred Day at ECU! Shred Days provide a great opportunity to reduce theft and security risks by safely destroying confidential information. For more details and a full schedule, visit ecu.org/shred.



UPCOMING SHRED DAYS:

- Saturday, September 16 8:00 a.m. – 12:00 p.m.
Greenville branch
- Saturday, September 23 8:00 a.m. – 12:00 p.m.
Blountville branch
- Saturday, September 30 8:00 a.m. – 12:00 p.m.
Gray branch
- Saturday, October 14 8:00 a.m. – 12:00 p.m.
Meadowview branch

*Branches are not open for business on Saturdays.

*In order to accommodate all members participating, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.

Free Seminars

ECU offers many free seminars covering topics such as home buying, retirement planning, home construction, and other subjects that may interest you. For a complete schedule and to register, please visit ecu.org/seminars.



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



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

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ECU Student Loan Consolidation *One Loan. One Payment.*

Managing student debt can be a challenging and overwhelming task for many borrowers. However, student loan consolidation offers a practical and effective solution to simplify and streamline the repayment process.

We can all appreciate the convenience and simplicity of having one loan and one payment. ECU's Student Loan program does just that, and there are no fees to apply. Better yet, we always offer great, fixed rates.

Don't wait. Apply today!
Learn more at ecu.org/student/

Federal Loan Consolidation: Federal student loans are funded by the federal government. Private student loans are nonfederal loans made by a lender such as a bank, Credit Union, state agency, or school. Federal student loan programs offer various benefits and repayment options, such as income-driven repayment plans or loan forgiveness programs. If you consolidate or refinance your federal loans with a private lender, such as ECU, you will lose benefits available to federal student loan borrowers. For more information, visit www.ed.gov.



ECU BESIDE YOU



Great adventures are just a click away with RV loans from Eastman Credit Union.
Live your dream now! Apply today at ecu.org/fun!

It's More than Building a House. It's Building a Home.

Did you know ECU offers construction loans? Our team of mortgage specialists can help make your dream home a reality.

Free consultation with a mortgage specialist

One loan, one closing, one set of closing costs

Finance up to 95% loan-to-value

Fixed-rate loans available

Up to 12-month construction period

Visit ecu.org/constructionloans to apply today!



We Want To Hear From YOU!



Open your phone's camera and scan the QR Code to complete a short survey about your digital experience with ECU!



Back-to-School Finances 101

With the back-to-school season around the corner, these tips will help foster good financial habits!

- 1. Buy only what you need.** Have your school supply list in hand! Schools publish supply lists so that you can buy exactly what your student needs. Taking a list and sticking to it prevents overspending. It's a great way to teach your kids to spend responsibly!
- 2. Build your credit.** Are you headed to college? Get an ECU Visa® Credit Card with a small limit and start establishing your credit. Charging small amounts and always paying your bill will make a huge impact on establishing your credit score and good financial habits.
- 3. Avoid multiple credit card offers.** Huge savings associated with new credit card offers are tempting. Many stores offer instant savings associated with opening a new credit card. While those offers may not be a bad deal, opening several credit cards at one time can damage your credit score, cause you to rack up a lot of debt at high-interest rates, and could have interest rates that could cost you more than your initial savings.



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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