

# ECU NEWS

## Special Offers with ECU Visa®!

Beginning October 1, 2022, through December 31, 2022, earn more rewards on net purchases at select merchants using your ECU rewards card. PLUS, pay less interest on all purchases made using any ECU Visa credit card!

### Earn Double Points

Earn 2 points per dollar spent on net purchases made at the following merchants: Walmart.com, Target.com, Amazon.com, and Grocery Stores.

### Pay 2.49% APR

Pay 2.49% APR on all purchases made using any ECU Credit Card through December 31, 2022. Remaining balances after June 30, 2023 will convert to a great, low rate of 9.90% APR – 18.00% APR.

Visit [ecu.org/earnmore](http://ecu.org/earnmore) to learn more!

### Important Information

\*APR is Annual Percentage Rate. 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. Business accounts and other ECU loan balances are not eligible for the promotional rate. Double points paid back on purchases apply to Platinum Preferred and Cash Rewards credit cards only. Offer ends December 31, 2022. For details on Visa Cardholder Agreement, please visit [www.ecu.org](http://www.ecu.org).



Newsletter for Members • September 30, 2022

## News Briefs



### Holiday Closing

Eastman Credit Union will be closed Friday, November 11 in observance of Veterans Day.

### ECU Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with?

Bring your personal items to Shred Day at ECU! Shred Days provide a 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 [ecu.org/shred](http://ecu.org/shred).



### UPCOMING SHRED DAYS:

Saturday, October 15 8:00 a.m. - 12:00 p.m.

Meadowview branch

\*Branches are not open for regular 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 Virtual Seminars

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

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

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

Federally Insured by NCUA



# ECU BESIDE YOU



## Score Big with an ECU Auto Loan!

Whether you're looking for a car, truck, or SUV, ECU is the winning choice for all your auto loan needs! You can get a great low rate, financing terms to fit your budget, no payments for 90 days, and an Extraordinary Dividend year-end bonus!

***Step up your game and apply today!***  
***Visit [ecu.org/auto](http://ecu.org/auto) to get started.***

## 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 [ecu.org](http://ecu.org) today!***



# It's the Most Wonderful Time of the Year!

Christmas is less than three months away and we know the costs can add up. Whether it's gift giving, a Christmas party, or travel expenses to celebrate with family, ECU can help with our Holiday Loan!

Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR\*.

***Get a head start and enjoy this holiday season. Apply today!***

**Important information:** \*APR is Annual Percentage Rate. Rate effective as of October 1, 2022. For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% APR. Loan subject to credit approval.



## Scams Targeting Seniors

Scammers target seniors more aggressively than any other group. Recognizing the most common scams helps prevent your money and personal information from getting stolen.

### ***Red Flags***

When you're contacted by someone—even if it's someone you think you can trust— it's wise to check for some common red flags.

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#### **Pressure to act quickly.**

Scammers know that if you do your research, you'll see through the scam. To prevent this, they will often pressure you to respond quickly. They might do this by claiming they have a warrant for your arrest, threatening that you'll lose access to your account, saying that a loved one is in trouble, or something similar.

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#### **Requesting money, particularly in unusual ways.**

Scammers will often ask for wire transfers, gift cards, or cash to prevent you or your financial institution from tracing or cancelling the transaction.

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#### **Asking for sensitive information.**

Scammers try to collect sensitive information like passwords or social security and account numbers. Legitimate companies will almost never ask for this data and, if they do, should give you a secure way to send it. Regardless, never give this information to anyone without careful research.

*If you encounter a situation that seems odd but doesn't raise one of these red flags, trust your gut! Hang up, don't reply, do your research, and get an outside opinion from someone you trust. Remember that scammers are trying to manipulate you, so be wary of sending anyone money, even if the person asking is someone you know.*

*This article has been republished with permission. View the original article: <https://eastman.banzai.org/wellness/resources/scams-targeting-seniors>.*



# 100% Financing Mortgage Options

Did you know that ECU offers several mortgage options with up to 100% financing? We may also be able to finance all or a portion of your closing costs! There's even an option to include additional funds for renovations or upgrades. Whatever your need, ECU can customize a mortgage just for you.

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



## Are You Thinking of Retirement?



Conducting an annual review of your retirement goals and strategy is a great way to ensure that your plans for the future are realistic and on track.

Scheduling a retirement tune-up with a financial advisor is always a great idea. Your advisor can discuss with you what you need to do to help pursue retirement security and feel confident about your future.

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

Matthew Crowder, CFP®  
Investment Consultant  
Serving Kingsport and Johnson City Branches  
423.578.7371

Mark Dennis  
Investment Consultant  
Serving Blountville and by appointment  
at Bristol and Abingdon Branches  
423.578.7432

Joanne Bear, CRC®  
Senior Investment Consultant  
Serving Kingsport and Johnson City Branches  
423.578.7699

Angela Davis  
Investment Consultant  
Serving Kingsport and by appointment  
at Allandale, Mt. Carmel, Rogersville, Greeneville,  
Duffield, Gate City, and Johnson City Branches  
423.578.7369

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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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