



ECU NEWS

Experience the Benefits of ECU's Beyond Free Checking®

With Beyond Free Checking, you can enjoy a truly free checking account that meets your financial needs!

No monthly service fees

No minimum balance requirements

No fee for debit cards

Convenient mobile deposits using the ECU Mobile App

Newsletter for Members • September 30, 2023

News Briefs



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Bring your personal outdated, confidential documents to Shred Day at ECU!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, 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

 Instagram: @eastmancreditunion

Federally Insured by NCUA



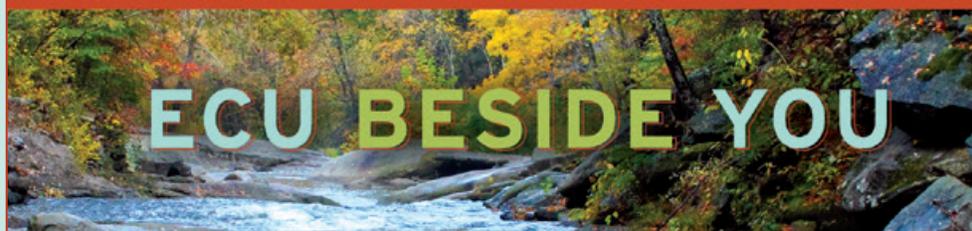
To learn more, go to ecu.org/free.



Are you ready for the holidays?

With the Christmas Club, you can get a head start on Christmas shopping by withdrawing funds early! The Christmas Club will help you prepare for the holidays all year using automatic transfers, payroll deductions, or over-the-counter deposits. Remember, all funds will automatically transfer to your savings account on November 1st.

Visit open.ecu.org to open your Christmas Club account today!



ECU BESIDE YOU

Mobile Wallet

Pay conveniently on the go!

Use your ECU Visa® debit or credit card with Apple Pay™, Samsung Pay, or Android Pay™ to safely and conveniently checkout in seconds.

Here's How it Works:

- *Add your card to your mobile wallet.*
 - *Set your ECU Visa as the default card so it shows up first!*
- *Look for a contactless terminal at checkout.*
- *When it's ready, hold your phone close and pay in seconds!*

Simplify the process by enrolling your card in the ECU Cards App and it can automatically be added to your mobile wallet!

Download the ECU Cards App today!



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 to learn more or apply today.





Enroll in Online Statements

When you sign-up for Online Statements, you get:

Instant access to your past two years of statements
Your monthly statements earlier than when mailed
Access to important tax documents and e-notices regarding your account

Follow these simple steps to get started:

Using ECU's Mobile App

Log in, select "More" in the bottom right corner, and click "Online Statements" at the top.

Using ECU Online®

Log in and click the "Online Statements" tab on the top menu.

***Need assistance registering for ECU Online?
Visit a branch or call our Member Contact
Center at 800.999.2328.***

The Path to Financial Wellness Starts Here

Your financial well-being is important! All ECU members have unlimited access to GreenPath's Financial Wellness Counseling Services.

It's Free. It's Confidential. It's Convenient.



CREATE
A BUDGET



SAVE
MORE



PAY OFF
DEBT



IMPROVE
CREDIT



BUY
A HOUSE



PLAN FOR
THE FUTURE

**To speak with a wellness coach, call
877.377.3399**

Counseling Hours:

Monday – Thursday 8:00 am – 10:00 pm EST

Friday 8:00 am – 8:00 pm EST

Saturday 9:00 am – 6:00 pm EST

Learn more at greenpath.com/eastman.

It's (Almost) the Most Wonderful Time of the Year!

Believe it or not, Christmas is less than three months away, and now is a great time to start planning your holiday expenses! Whether it's gift giving, a holiday gathering, or travel expenses to celebrate with family, we know the costs can add up, so let ECU help with our Holiday Loan!

Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 6.95% APR*.

**Get a head start and avoid the stress this holiday season.
Visit open.ecu.org to apply today!**

Important information: *APR is Annual Percentage Rate. Rate effective as of October 1, 2023. For every \$1,000 financed for 18 months, the payment would be \$58.66 at 6.95% APR. Loan subject to credit approval.

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.

Matt Crowder, CFP®
Investment Consultant
Serving Kingsport
423.578.7371

Joanne Bear, CRC®
Senior Investment Consultant
Serving Kingsport
423.578.7699

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

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

Brackton Smith, CFP®
Investment Consultant
Serving Johnson City and by appointment
at Jonesborough and Gray Branches
423.232.2073

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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For more details about ECU's products and services, visit ecu.org, or call 423.229.8200 or 800.999.2328.

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