

ECU NEWS



Newsletter for Members • March 31, 2023

News Briefs



Free Seminars

ECU offers many free seminars covering topics such as home buying, retirement planning, home construction, and other topics that may interest you.

For a complete schedule, and to register, please visit ecu.org/seminars.



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



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Don't Let a Great Mortgage Rate Slip Away!

Mortgage rates are always changing. Wouldn't it be great if you could lock in your rate while you shop for your new home? Well, you can with ECU's Lock and Shop program.

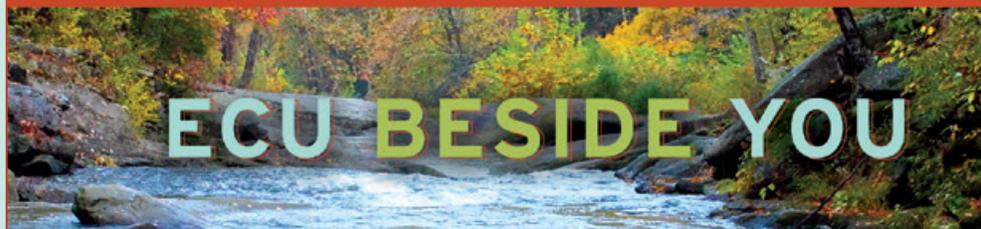
At ECU, when you pre-qualify for a mortgage loan, you can lock in the current rate for 75 days. You can then shop for your dream home, and when you're ready to apply for your pre-approved mortgage, you'll receive the locked rate or the current rate, whichever is lower.

Visit ecu.org/lockandshop to pre-qualify today!

Important information: Must apply for a new ECU mortgage loan within 75 days of pre-qualification to receive lower of the locked rate or current rate. Eligible for home purchase transactions only. Limited time offer. Loans subject to credit approval.



ECU BESIDE YOU



ECU'S MEMBER APPRECIATION SHRED DAYS ARE BACK!

As a way to say thank you for being our member, ECU is delighted to once again bring Shred Days back to a branch near you! Shred Days provide a great opportunity to reduce theft and security risks by destroying confidential information. Shred-it®, who is certified by the National Association for Information Destruction, will be at several area branches throughout the year to provide on-site document shredding.

Shredding services will be provided at the following locations from 8:00 a.m. – 12:00 p.m., or until the trucks reach maximum capacity:

DATE	BRANCH	ADDRESS
Saturday, April 22	Wilcox	201 S. Wilcox Drive, Kingsport, TN
Saturday, April 29	State of Franklin	255 Marketplace Boulevard, Johnson City, TN (near Lifestyle Fitness Center)
Saturday, May 6	Allandale	4325 W. Stone Drive, Kingsport, TN
Saturday, May 20	Lee Highway	16501 Highlands Center Boulevard, Bristol, VA (next to the Highlands Shopping Center)
Saturday, September 16	Greeneville	3811 E. Andrew Johnson Highway, Greeneville, TN (next to Wal-Mart)
Saturday, September 23	Blountville	1911 Highway 394, Blountville, TN
Saturday, September 30	Gray	384 Roy Martin Road, Gray, TN
Saturday, October 14	Meadowview	2021 Meadowview Lane, Kingsport, TN

Branches are not open for business on Saturdays.

When gathering items to bring to Shred Day, please keep the following in mind:

In order to give all members the opportunity to shred their documents, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.

Please sort through your items to ensure you only bring paper items.

Remove documents from binders, folders, etc. prior to the event, as these items can cause the shredding equipment to malfunction.

Documents should be in bags or boxes that a person of average strength can carry. Plastic bags and cardboard cannot be shredded.

Not sure what materials to purge? Here are a few guidelines to help:

DO Bring to Shred Day:

- Financial account statements
- Credit card receipts and statements
- Canceled and voided checks
- Documents containing sensitive information (i.e., social security numbers, account numbers, etc.)
- Expired photo IDs and credit cards
- Outdated tax and insurance records
- Other personal confidential paperwork

DO NOT Bring to Shred Day:

- Electronics or media (i.e., hard drives, CDs, etc.)
- Magazines, phonebooks, or newspapers
- Junk mail, trash, or food waste
- Batteries or glass
- Large metal objects
- Medicine bottles or other plastics
- Paper that has already been shredded

We look forward to seeing you at one of our 2023 Member Appreciation Shred Day Events!

For more Shred Day information, tips, and a full 2023 schedule, please visit ecu.org/shred.



Take Control with the ECU Cards App!

The ECU Cards App gives you instant control of your cards anywhere, anytime.

Check your balances
Turn your cards off and on
Set up Instant Alerts
Submit a Travel Notice
And more!

Go to your phone's app store to download the ECU Cards App or visit ecu.org/ecucardsapp to learn more!



Four Good Things to Know about Credit

Utilizing credit for major purchases is a common way of life for most people. However, it can be overwhelming if you need help understanding credit offers, monitoring your report, improving your score, or avoiding falling into dangerous debt. ECU is here to help!

1. All lenders are not created equal, and credit terms and conditions vary. You may be paying too much if you have loans with other lenders. ECU has a service called a Free Financial Review. We are happy to review your credit report, look at your loans, and see if ECU could save you money. Call or visit a branch today to get started.
2. Credit report monitoring is an essential component of financial responsibility. The information on your credit report determines your credit score, which directly impacts your loan interest rates. If you find information on your report belongs to someone else, you should dispute it and correct it. Wrong information could be a simple mistake or a red flag for identity theft.
3. Improving your credit score is as simple as paying your bills on time and keeping credit card balances low. However, life happens, and you may find yourself in an uncomfortable circumstance. Be open with lenders, and contact ECU if you've found yourself in overwhelming debt. We have resources to help you get back on your feet.
4. Great resources are available to help you monitor and manage your personal credit information. Get your free credit report at www.annualcreditreport.com. If you're a victim of identity theft or a scam, visit www.identitytheft.gov for a step-by-step recovery guide. ECU also offers all members free financial wellness coaches Monday through Thursday from 8 a.m. to 10 p.m. (EST), Friday from 8 a.m. to 8 p.m. (EST), and Saturday from 9 a.m. to 6 p.m. (EST). To use this service, simply call 1.877.337.3399 or visit www.greenpath.com/eastman.



ECU AUTO LOANS



No Payments for 90 days! Apply today at ecu.org/auto.

Retirement is one of the biggest events you will encounter in your lifetime. You want to feel confident that your years of hard work and savings will ensure a stress-free retirement. There are many factors that go into deciding when is best to retire. It is important to note that everyone's retirement situation is unique. While no single age or method is appropriate for everyone to claim their benefits, certain strategies can be implemented with the goal of maximizing your benefits.



Working with a financial advisor could help you work toward optimizing your Social Security benefits.

Please call today for a free consultation with an ECU Asset Management Investment Consultant.

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Mt. Carmel, Rogersville,
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