



Newsletter for Members • February 28, 2025

## News Briefs

### ECU Annual Meeting

ECU's 2025 Annual Meeting will 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 3rd and will be accepted through March 14th. Members will also be able to view the Annual Meeting video in branch lobbies on Friday, March 14th, as well as on our website starting March 3rd. Please look for an email in the near future concerning the Annual Meeting or check our website at [ecu.org/annualmeeting](https://ecu.org/annualmeeting) for the most current updates.

### TurboTax®

Looking to file your taxes quickly and receive a fast, electronic return? TurboTax is the perfect solution for you! As an ECU member, you can even enjoy a discount when using TurboTax to file your taxes. You can prepare your tax return for free and only pay when you're ready to print or e-file your return. To learn more and get started, log in to ECU Online® and click on the 'TurboTax' option under the 'Additional Services' tab.



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



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

Federally insured by NCUA

# ECU NEWS

## Want to keep an eye on your debit or credit card usage?

Download the ECU Cards app to take full control of all your ECU cards!

- Set up alerts based on transaction amounts, low balances, and more.
- Set travel notices to keep your cards working when you're on the go.
- Use Card Control to temporarily turn off a card if it's been lost or stolen.



To see how easy it is to use the ECU Cards app, visit [ecu.org/connect!](https://ecu.org/connect!)

## Have you experienced the extraordinary benefits of Beyond Free Checking?

- No minimum balance requirements
- No monthly service fees
- No fee for debit cards
- Mobile deposits using the ECU Mobile App

To learn more, go to [ecu.org/free](https://ecu.org/free).



# ECU BESIDE YOU.®



# Get Behind the Wheel with an ECU Auto Loan!

- Competitive Rates
- Up to 125% Financing
- No Payments for 60 Days
- 24/7 Online Application
- Prequalification Available

Your next vehicle is just a click away!  
Apply today at [ecu.org/auto](http://ecu.org/auto)!

**Important Information:** Loan and payment deferral are subject to credit approval.



## Need an Extra Reminder?

Have you ever received your ECU Visa® credit card statement and intended to pay it later, only to forget when life gets busy? You're not alone! It's easy to get sidetracked, which can lead to forgetfulness and sometimes result in late credit card payments.

While we can't make life slow down, ECU Online® and the ECU Mobile App offer ways to help you stay on top of your finances. When setting up a 'Loan Payment Due' alert for your ECU Visa credit card account, you can choose when and how you receive notifications, providing you with an extra reminder that your credit card payment is due, which may help you avoid late fees.

Ready to learn how to set up payment reminders for your ECU Visa credit card and other ECU accounts?

Visit [ecu.org/connect](http://ecu.org/connect) to get started today!



## 10 WAYS TO REBUILD CREDIT

### Pay Bills on Time

One late payment can hurt your score.

### Don't Close Old Accounts

Maintain older accounts to boost your average account age.

### Stay Current on Accounts

Catch up on any late accounts.

### Diversify

Manage different types of credit.

### Reduce Balances

Keep credit balances under 30% of your credit limit.

### Review Credit Reports

Pull reports at [AnnualCreditReport.com](http://AnnualCreditReport.com) and check for accuracy.

### Limit New Inquiries

Apply for new credit only when necessary.

### Be Cautious with Debt Settlement

Pay in full when possible.

### Rebuild with Care

Use secured cards or small loans responsibly.

### Seek Support

Connect with a trusted nonprofit, like GreenPath, for personalized advice.

As a member of ECU, you can take advantage of GreenPath Financial Wellness, a free financial education and counseling program.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 8 p.m. (EST), and Saturday 9 a.m. to 6 p.m. (EST).

To use this service, simply call 877-337-3399.



For more details about ECU's products and services, visit [ecu.org](http://ecu.org), or call 423-229-8200 or 800-999-2328.

The Eastman Credit Union logo, ECU Online, ECU, and Equity Express are registered service marks of Eastman Credit Union. Information in this newsletter is accurate as of date of printing and is subject to change at any time without notice.

