



Newsletter for Members • January 31, 2025

News Briefs

Holiday Closing

Eastman Credit Union will be closed on Monday, February 17th, in observance of Presidents' Day. ECU observes all federal holidays.

ECU Annual Meeting

The ECU Annual Meeting will be held during the first two full weeks of March 2025 and will be conducted in a way designed to allow members to participate by visiting a branch most convenient to them. Additional information will be provided closer to the date.

Important Information Regarding Your 2024 Tax Documents

If you are enrolled in ECU Online Statements, you will receive your 2024 tax documents electronically through ECU Online®. You can access them easily by logging in to your account and clicking on the 'Tax Statements' tab. Please note that these documents will not be sent via the United States Postal Service.

However, if you are not currently enrolled in ECU Online Statements, then you will continue to receive your tax documents via mail, as you have in the past.

To learn more about ECU Online Statements and enroll today, visit ecu.org/onlinestatements.



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



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



Federally insured by NCUA

ECU NEWS

Save MORE with ECU Visa®!

Enjoy **3.49% APR** on Balance Transfers and Cash Advances made to your ECU Visa credit card through February 28, 2025. After August 31, 2025, all balances will convert to your normal rate (9.90% APR - 18.00% APR).

Why transfer your credit card balances to an ECU Visa?

- Low rates
- No annual or balance transfer fees
- No deferred interest
- Simple process

Plus, you could save hundreds, or even thousands, of dollars in interest payments!



Don't let high credit card interest rates hold you back! Transfer your balance to an ECU Visa and start saving today!

Visit ecu.org/savemore for details!

Important Information: Rates and terms are subject to change without notice. APR is Annual Percentage Rate. Interest will accrue on all balances unless paid in full at the end of each billing cycle. Cash advance and balance transfer balances are always subject to a finance charge from the date they are posted to your account. Business accounts and other ECU loan balances are not eligible for the promotional rate. For details on the Visa Cardholder Agreement, please visit ecu.org/visa.

ECU Auto Loans

Have you been waiting for the right time to buy a new car? What better time to make that purchase than in the new year?

Let ECU help you drive into 2025 in the car you've been eyeing!

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

Visit ecu.org/auto to get started today!

Important information: Loan and payment deferral are subject to approval.

ECU BESIDE YOU®

Discover Digital Banking Made Easy

Looking for a way to save time and simplify your life in 2025? Make it your New Year's resolution to explore ECU's digital banking tools! ECU's Connect & Learn page is here to guide you step-by-step. Learn how to use the ECU Mobile App, Zelle®, access online statements, and so much more. We've simplified this interactive guide so you can move at your own pace and feel confident managing your accounts anytime, anywhere.

Why try digital banking?

- Save time with quick, secure access to your accounts.
- Skip trips to the branch by banking from home.
- Deposit checks, pay bills, and transfer money with ease.
- It's easy to use—even if you're new to technology.

How do I get started?

Visit ecu.org/connect today and see how easy digital banking can make your life in 2025!



Open a Christmas Club Account Today

The holidays are joyful—but those post-holiday credit card bills? Not so much.

Why not plan ahead and reduce the financial stress with a Christmas Club Account? It's the smart way to save for the holidays all year long! Here's how it works:

- **Convenient Savings:** Fund your account with automatic transfers, payroll deductions, or over-the-counter deposits.
- **Stress-Free Holiday Shopping:** Your savings are automatically transferred to your account on November 1st—just in time for the season.

Start saving today! Opening your Christmas Club account is easy—visit open.ecu.org.

ECU Construction Loans

Are you searching for your dream home but can't find one that checks all your boxes? Let ECU make your dream home a reality with our Construction Loan!

- 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!



**Eastman
Credit Union**
ECU BESIDE YOU.

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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