



ECU NEWS

GIVING BACK IN EXTRAORDINARY WAYS

"I am proud to say, as an organization, we stand beside our members and our communities," shared Kelly Price, president and CEO of ECU, to a crowd at a recent media event where ECU made two significant announcements.

To members, Price excitedly announced that this year's Extraordinary Dividend of \$16 million will bring the total given back to members since 1998 to \$209 million. Eligible members can expect the year-end bonus in their accounts in mid-January 2025.

"Returning an Extraordinary Dividend is a way to show ECU members our appreciation for their loyalty," said Price. "ECU also appreciates and supports the communities we serve."

Recently, Hurricane Helene devastated portions of ECU's service area. ECU quickly enacted several efforts to support recovery, including a \$200,000 monetary donation to emergency response organizations, employee giving opportunities, and volunteer programs.

In the aftermath of the storm, ECU looked for additional ways to help. Appalachia Service Project (ASP), headquartered in Johnson City, Tennessee, utilizes an extensive group of volunteers from across the United States to rebuild and repair homes. With the devastation of Hurricane Helene, ASP has already committed to rebuilding at least two hundred homes in their service areas.

On December 12th, Price announced a \$1 million donation to ASP. ECU's donation will close ASP's funding gap to provide 30 to 40 newly built homes for displaced families.

"We desire to help members along life's journey. Beyond that, we seek to build relationships with amazing organizations focused on helping our communities thrive. Partnering with ASP is a natural fit for us," said Price.

Newsletter for Members • December 31, 2024

News Briefs

Holiday Closing

Eastman Credit Union will be closed on Monday, January 20th, in observance of Martin Luther King, Jr. Day.

ECU observes all federal holidays.

Annual Meeting

The ECU Annual Meeting will be held in March 2025. Additional information will be provided closer to the date.

Safe Deposit Box Update

Effective January 1, 2025, the annual rental fees for safe deposit boxes are as follows:

Size	Annual Fee
3 x 5 x 18	\$30.00
3 x 10 x 18	\$40.00
5 x 10 x 18	\$55.00
10 x 10 x 18	\$90.00

TurboTax®

Believe it or not, tax season is just around the corner! TurboTax can help you eliminate the guesswork by providing a quick and easy way to confidently file your taxes. You can prepare your return for free and only pay when you print or e-file your tax return. ECU members who use TurboTax also receive a discount! To learn more and get started, log in to ECU Online® and click on 'TurboTax' under the 'Additional Services' tab.

 Facebook: eastmancreditunion

 Instagram: @eastmancreditunion

Federally insured by NCUA



Beside Our Communities

To learn more about these donations, visit ecu.org/extraordinary

ECU BESIDE YOU®

Get Support with Live Chat in the ECU Mobile App!

Need help with your account or just have some questions? With the ECU Mobile App, you can chat live with a representative during normal business hours—no phone call or branch visit is needed!

How to Start a Live Chat in the ECU Mobile App:

- Open the ECU Mobile App.
- Tap “More” at the bottom of your screen.
- Select “Chat Now” to connect with a representative.

It's that simple!

You can also access live chat on our website at ecu.org/contact.

For questions about your account, support is just a tap or click away!



Save MORE with ECU Visa®!

How much are you paying in credit card interest each month? According to The Federal Reserve, the average U.S. credit card interest rate is over 22%. However, transferring your high-interest credit card balances to an ECU Visa credit card could help you save hundreds, or even thousands, of dollars in interest payments!

**Plus, for a limited time,
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).

**Transfer your balance to an ECU Visa
and start saving today!**

Visit ecu.org/savemore to get started!



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.

ECU Student Loans

Your Journey Starts Here!

The spring semester is just around the corner, and we're here to help you on your journey! ECU offers Student Loans with low fixed rates, no application fees, fast approval, and more!

Let ECU bridge the gap between you and your dreams!

Visit ecu.org/student to learn more and apply today!



Get Pre-Qualified for Your Mortgage Loan Today

Buying a home is exciting, but it can also be one of the most stressful and expensive purchases of your life. Fortunately, there's a way to alleviate some of that stress: getting pre-qualified.

Before starting your home search, an ECU Mortgage Lending Officer can review your finances and information and provide an estimate of the maximum loan amount you would qualify for. This step helps you understand the amount you can afford and lets your real estate agent know you are committed to purchasing a home.

Ready to take the next step? Learn more about ECU's mortgage options and apply today at ecu.org/mortgage.



Important Information Regarding Your 2024 Tax Documents

If you are enrolled in ECU Online Statements, you will receive your 2024 tax documents via ECU Online®. They will be found with your other online statements under the 'Tax Statements' tab. They will not be delivered via the United States Postal Service (USPS).

If you are not enrolled in ECU Online Statements, you will continue to receive your tax documents via mail, as you have previously.

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

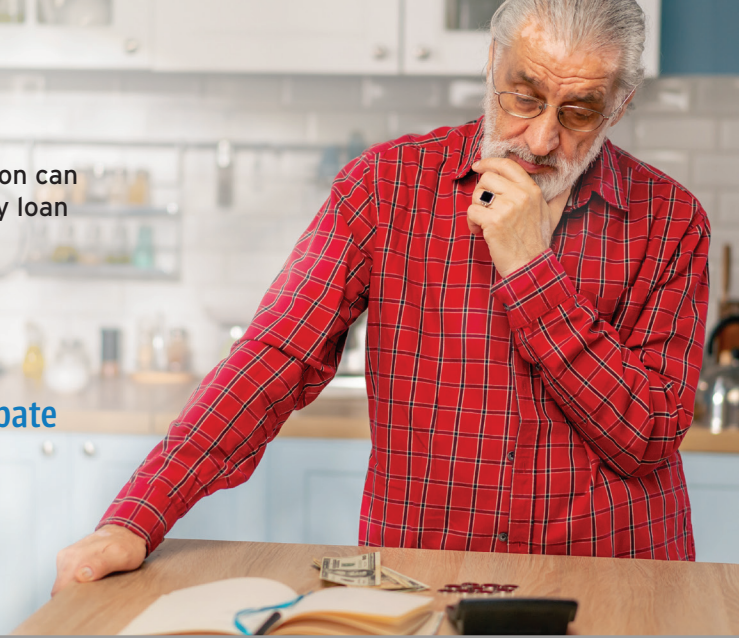


Skip A Payment Program

Do holiday bills have you feeling overwhelmed? The holiday season can make it hard to stay on top of your finances and meeting monthly loan payments can be a challenge, but we are here to help.

With ECU's Skip A Payment program, you can skip a payment on certain eligible ECU loans and use those funds for other needs.

Visit ecu.org/skipapayment to learn more about the qualification criteria, eligible loans, and how to participate in the Skip A Payment program.



Make Financial Planning a Family Matter

It can be a hard subject to address with your family. Estate and family wealth transfer planning are not just about providing financial assets to the next generation. They also encompass how to pass on what you think is important AND how to help your family navigate the complexities that may arise in a time of stress.

Thought, communication, and careful messaging are keys to success in passing on assets of any kind. There are many tools available to help you plan, so your family understands and supports your vision. You want the estate you've worked so hard to build to serve your family well and potentially last for generations to come.

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