

ECU NEWS



Newsletter for Members • January 31, 2024

News Briefs



Holiday Closing

Eastman Credit Union will be closed on Monday, February 19th, in observance of Presidents' Day.

ECU Annual Meeting

The ECU Annual Meeting will be held during the first two full weeks of March 2024 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.

TurboTax®

Believe it or not, tax season is just around the corner! With TurboTax, you can easily file your taxes with confidence and accuracy. You can prepare your tax return for free and only pay when you're ready to print or e-file. Plus, as an ECU member, you'll receive a discount when you use TurboTax. To learn more and get started, simply log in to ECU Online® and click on the 'TurboTax' option located under the 'Additional Services' tab.



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



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



Save with ECU Visa®!

Enjoy 3.99% APR

on Balance Transfers and Cash Advances

made to your ECU Visa credit card through February 29, 2024. All balances will convert to 9.90% APR - 18.00% APR after August 31, 2024.

Visit ecu.org/balancetransfer 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.



New ECU Website

We're excited to announce that ecu.org will soon get a new look! Along with the conveniences of our current site, here are a few enhancements to look forward to:

An updated menu to improve navigation and make it easier to find what you're looking for.

A new look and feel that aligns more closely with our brand.

Technical enhancements to help improve your experience.

Whether you're on a smartphone, tablet, or computer, the design will adjust for a seamless experience.

***These exciting changes are coming soon!
Keep up with us at ecu.org.***



ECU BESIDE YOU

ECU Auto Loans

Ready to start the new year with a new car? ECU can help! With competitive rates, an easy application process, and a selection of financing options, you can't go wrong with an ECU auto loan!

Plus, you can apply online, sign your documents, and complete the purchase from anywhere!

Visit ecu.org/auto to get started today!



Plan Ahead with an ECU Christmas Club Account!

As the holiday season closes, the arrival of holiday bills is inevitable. With ECU, it doesn't have to be a stressful time of the year!

What if you could alleviate the strain on your holiday budget by planning ahead with an ECU Christmas Club account? Save effortlessly through automatic transfers, payroll deductions, or in-person deposits. This convenient approach ensures you won't have to worry about the bills for next year's gift-giving.

Your funds seamlessly transfer to your savings account every October 31st, perfectly timed for your holiday shopping spree.

Visit open.ecu.org to open your account and start saving today!



Have You Considered an Adjustable-Rate Mortgage?

If you're looking to buy a new home but high fixed mortgage loan rates are making it difficult, an adjustable-rate mortgage (ARM) might be a good option. This type of mortgage offers lower initial rates and is particularly useful during times of high-interest rates or if you don't plan on staying in your new home for a long time.

Initially, you'll receive a lower interest rate fixed for a specific period (usually five or seven years), resulting in lower monthly payments. After the initial fixed-rate period, your payment may adjust annually, depending on the market conditions, and your payment will go up or down accordingly.

If you want to learn more about how an ARM works and see if it's right for you, please get in touch with a mortgage specialist at morloan@ecu.org or call 800.999.2328.



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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