



ECU NEWS

ECU Annual Meeting

The 87th ECU Annual Meeting was conducted in a way designed to allow members to participate by visiting our website or a branch most convenient to them. Members had the opportunity to view the 2021 Year in Review video online, as well as in branch lobbies on Friday, March 11, 2022. The 2021 Annual Report was made available to review, and members voted to approve the ECU Board of Directors candidates and the minutes of the 2021 Annual Meeting via ballots that were made available in branches and online between March 1 - March 11, 2022.

As of December 31, 2021, ECU served more than 283,000 members. Total assets were \$7.1 billion and total loans grew to \$5.5 billion. ECU announced a net worth of 11.73%, which is exceptionally strong by regulatory standards.

Thank you to those who voted and helped to make ECU's Annual Meeting a success! We appreciate your loyalty and support.

Newsletter for Members • April 30, 2022

News Briefs



Holiday Closing

Eastman Credit Union will be closed Monday, May 30 in observance of Memorial Day.

ECU Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Bring your personal items to Shred Day at ECU! Shred Days provide a great opportunity to reduce theft and security risks, free up some space, and get rid of old, useless files. For more details, and a full schedule, visit ecu.org/shred.



UPCOMING SHRED DAYS:

- Saturday, May 14 8:00 a.m. - 12:00 p.m.
Allandale branch
- Saturday, May 21 8:00 a.m. - 12:00 p.m.
Lee Highway branch

**Branches are not open for regular business on Saturdays.*

**In order to accommodate all members participating, please limit your vehicle to the equivalent of four (4) boxes (12"x10"x15") or less.*



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



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

Convenient ATM Access via the Publix Presto!® ATM Network

ECU loves offering members as many convenient options as possible. That's why we are part of the Presto!® ATM network, which gives ECU members surcharge-free access to over 1,200 ATMs located at Publix supermarkets in Tennessee, Virginia, North Carolina, South Carolina, Georgia, Alabama, and Florida.

ECU members will be able to use the Presto! ATM Network for cash withdrawals, balance inquiries, and to make transfers, as well as take advantage of a point-of-sale network for purchases, that allows for cash back options on purchases (some limits apply). All Presto! ATMs are in well-lit, convenient locations and have 24/7 video camera surveillance.

For a complete list of Presto! ATM locations, visit ecu.org/atmlocator.



Federally insured by NCUA



ECU BESIDE YOU

Student Loans

Let ECU bridge the gap between you and your dreams!

We're here to help you achieve your goals! ECU offers Student Loans for students of all ages, in all seasons of life.

Student Line of Credit	Student Consolidation
Low, fixed rates	Low, fixed rates
Apply & sign online	One loan, one payment
Interest-only payments until after graduation	No application fees

Whether you're just out of high school, working on your second degree, or you have multiple student loan payments each month, let ECU bridge the gap!

Visit ecu.org/student to apply today.

FEDERAL LOAN CONSOLIDATION:

Federal student loans are funded by the federal government. Private student loans are nonfederal loans made by a lender such as a bank, Credit Union, state agency, or a school. Federal student loan programs offer various benefits and repayment options, such as income-driven repayment plans or loan forgiveness programs. If you consolidate or refinance your federal loans with a private lender, such as ECU, you will lose benefits available to federal student loan borrowers. For more information, visit www.ed.gov.



Play Now. Pay Later.

Are you ready to play this summer? Whatever your idea of fun, an ECU RV and Powersports loan can get you there! Whether it's motorcycles, campers, boats, ATVs, or more, enjoy the great outdoors your way with up to 100% financing. Plus, with no payments for 90 days, you can play now and pay later!

Visit ecu.org/fun to apply today!

Loan and payment deferral subject to approval.



Make Your Current Home Your Perfect Home

With an ECU Home Equity Line of Credit (HELOC), you can make updates to your current home instead of moving to a new home. A HELOC enables you to use the equity in your home as collateral to make advances on a line of credit for an agreed period of time. Similar to a credit card, the advances made are not to exceed the credit limit.

Adjustable and interest-only products available

ECU pays the majority of your fees

Easy access to your Home Equity Line of Credit with the Equity Express® Debit Card

Minimum loan amount of \$10,000

Please note that this product is not available in Texas.

To learn more about ECU's home equity options or to apply today, visit ecu.org/homeequity.



Earn More with ECU Visa®!

Whether you're planning a trip or having a staycation, use your ECU rewards card to earn BIG this summer!

Through June 30, 2022, earn DOUBLE POINTS on select purchases when you use your ECU rewards card.

Gas Stations

Air Travel

Hotels

Home Improvement Stores

The best part? There are no limits on rewards you can earn, and no opt-ins required!

Visit ecu.org/rewards to view the full 2022 Double Points Calendar!



**EASTMAN
CREDIT
UNION®**

For more details about ECU's products and services, visit www.ecu.org, or call 423.229.8200 or 800.999.2328.

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