

ECU NEWS



Newsletter for Members • December 31, 2018

News Briefs

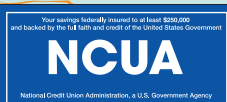


Turbo Tax[®]

It's almost that time again! Turbo Tax is the quickest way to file your taxes and receive a fast, electronic return. Prepare your return for free, and pay only when you print or e-file your tax return. ECU members using Turbo Tax even get a discount! Simply login to ECU Online and click on 'Turbo Tax' to learn more and get started.

Online Statements

Have you signed up for Online Statements? Not only is it convenient and free, but it's the most secure way to receive your statement! Receiving your statement online reduces the risk of identity theft due to lost or stolen paper statements, and you will receive your statement sooner via the safety and security of ECU Online.



OVER 20 YEARS of EXTRAORDINARY DIVIDENDS reach **\$118 MILLION**

The tradition of sharing with members continues as Eastman Credit Union announces another Extraordinary Dividend of \$13 Million, which brings the total to \$118 million paid to members since 1998. ECU's board of directors view the Extraordinary Dividend as an opportunity to return money to the members and say thank you for their use of our products and services.

"It is an honor to give this money back to our loyal members. It shows that ECU is focused on helping our members save money and contributing to the communities we serve. The more business you do with ECU, the more you'll receive in your Extraordinary Dividend," said Olan O. Jones, ECU CEO and president.

As a member-owned financial cooperative, members save money every day on exceptional products and services, and the Extraordinary Dividend "is like icing on the cake" according to one member. Members at ECU enjoy the bonus, and new members often say that the year-end bonus was a deciding factor in moving their accounts.

Individual payout amounts vary based on the amount of business done with ECU. The Extraordinary Dividend is based on the interest earned on deposits, as well as interest paid on loans, throughout the year. The dividend payout will appear in members' accounts in January 2019.

Members who use ECU as their primary source for all of their financial needs receive the greatest benefits from the Extraordinary Dividend.

In addition to helping individual members, the overall disbursement provides a noteworthy boost to the local economy.



ECU BESIDE YOU



Having Trouble Paying Off Credit Card Debt?

We can help you consolidate credit card debt and get back on track to a healthy financial future. When you move your high-interest rate credit balances to an ECU VISA® credit card, you'll get a low promotional rate of 3.29% APR through July 31, 2019! There's no fee to transfer your balances and you'll save money! All balances convert to 9.75% APR - 18.00% APR after July 31, 2019. Offer ends January 31, 2019!

Move your credit balances to an ECU Visa credit card today at www.ecu.org!

Important Information:

Rates and terms are subject to change without notice. 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 Visa Cardholder Agreement, please visit www.ecu.org.

Ring in the New Year with a New Car or Truck

It's 2019! Start the new year right with a new car or truck! You can't go wrong with an ECU auto loan!

Low rates and affordable payments

Defer your first payment for up to 90 days

Extended terms available

Apply online via the web or phone 24/7

Complete loan documents from anywhere at any time from your smart mobile device

GAP plans, Vehicle Service Agreements, and Debt Protection available

On-site application at select dealers via our Dealer Direct program

Apply today!

Important information:

Loan and payment deferral subject to approval.

Buying Your First Home?

Our First Time Home Buyers Program offers up to 100% financing, no PMI requirement, and is designed to help you with traditional mortgage loan expenses!

Visit www.ecu.org to apply today!

Student Loans

Do you have multiple student loans with varying rates financed at other financial sources? Wouldn't you love the simplicity of one student loan payment at a great rate? ECU can help!

Visit www.ecu.org/studentloanconsolidation to see how we can simplify your life and save you money!



ECU Asset Management offers access to a variety of investment services customized just for you!

- Retirement Planning**
- Mutual Funds**
- Tax Deferred Annuities**
- College Savings Plans**
- Comprehensive Financial Analysis**
- Stock and Bonds**
- And More!**



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Please call today for a free consultation!

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May Lose Value



For more details about ECU's products and services, visit www.ecu.org, or call 903.381.6500 or 800.999.2328.

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