



# ECU NEWS

Newsletter for Members • December 31, 2019

## News Briefs

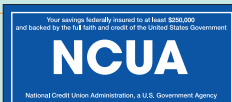
### Turbo Tax®

It's almost that time again! TurboTax 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 TurboTax even get a discount! Simply login to ECU Online® and click on 'TurboTax' to learn more and get started.

### Online Statements

Did you know receiving your statement online is safer and more secure than receiving it in the mail? Receiving your statement online reduces the risk of identity theft due to lost or stolen paper statements. Not only is it a safer alternative, but you'll receive your statement sooner via the safety and security of ECU Online® or our convenient mobile app.

**Visit [www.ecu.org/onlinestatements](http://www.ecu.org/onlinestatements) to learn more and register today!**



As Eastman Credit Union's new CEO & president, I'd like to briefly introduce myself and let you know how excited I am about the future of ECU. For over 23 years, I've been honored to be a part of this great organization serving members at different levels within ECU as a Branch Manager, Vice President of Member Services, Vice President of Operations, and Executive Vice President. We have a great team here at ECU, and I'm thrilled to help build upon that team as we continue to offer affordable loans, a free checking account, and all the convenient services in between. As a valued member of ECU, you can continue to expect extraordinary service as we look forward to the future.

*Kelly F. Price, President/CEO*

## \$14 Million in Extraordinary Rewards

The spirit of giving continues at Eastman Credit Union.

ECU's volunteer board of directors voted to return \$14 million to members this year, bringing the total to over \$132 million since the payout began in 1998.

ECU's Extraordinary Dividend has helped members ring in the new year for two decades, as the deposit appears in members' accounts each January. Today, ECU's 235,000 members continue to enjoy this amazing reward.

"Once we have achieved a level of net worth that allows our organization to continue to grow and all expenses are paid, our board chooses to return the money that is left over at the end of the year to our members, where it belongs," said Kelly Price, president and CEO of ECU.

The year-end bonus is directly related to the amount members earn on deposits and/or pay on loans throughout the year. Members can expect to see their Extraordinary Dividend deposited into their accounts in January.



# ECU BESIDE YOU

# Pay Off Debt Faster with a Balance Transfer to ECU VISA®

Now's a great time to move your high-interest rate credit card balances to an ECU VISA® credit card! Get 2.99% APR on balance transfers, cash advances, & purchases made to your ECU Visa credit card through January 31, 2020. All balances convert to 9.50% APR - 18.00% APR after July 31, 2020.

**Visit [www.ecu.org](http://www.ecu.org) today!**

## Important Information:

Rates and terms are subject to change without notice. Interest will accrue on all balances and cash advances 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](http://www.ecu.org).



## No Payments until Spring 2020!

Wouldn't purchasing a new car or truck be an exciting way to start the new year? Not only could you enjoy the excitement of driving a new vehicle, but ECU can postpone your payment for up to 3 months! You wouldn't have to make your first payment until spring has sprung.

When you combine our popular payment deferral with ECU's great rates and easy application process, there couldn't be a better way to ring in the new year!

You can apply 24 hours a day, 7 days a week via the web or over the phone, and you never have to visit a branch to complete your loan documents. You can do it all right from your smart mobile device.

You can even finance your new vehicle right at the dealership via our Dealer Direct program. Visit [www.ecu.org/dealerdirect](http://www.ecu.org/dealerdirect) to see a list of participating dealers.

Prefer to visit a branch and speak with a member service representative? We can do that, too!

**Visit [www.ecu.org/drive](http://www.ecu.org/drive) to learn more and apply today!**

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

## People Helping People

Credit Unions across the nation provide 115 million Americans with \$12 billion in financial benefits annually.



## Lock in a Low Mortgage Rate TODAY

with  
**ECU's LOCK & SHOP!**

Visit  
**[www.ecu.org/lockandshop](http://www.ecu.org/lockandshop)**  
for details on this  
limited time offer.



Happy New Year! 2020 has arrived and there is no better time to review your financial portfolio. Whether you need to evaluate the performance

of your current investments or put a financial plan in place for the future, ECU Asset Management can help you pursue your financial goals.

*Please call today for a free consultation with an ECU Asset Management Representative.*

**Harry Headrick**  
Financial Consultant  
Serving Longview, TX Branches  
903.381.6523

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Eastman Credit Union and Eastman Credit Union Asset Management (ECUAM) are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using ECUAM, and may also be employees of Eastman Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Eastman Credit Union or ECUAM.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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For more details about ECU's products and services, visit [www.ecu.org](http://www.ecu.org), or call 903.381.6500 or 800.999.2328.

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