

ECU NEWS



We've Got a Loan for That!

Does your car need an upgrade? We've got a loan for that!

Are you dreaming of a vacation? Are you planning your future? We've got a loan for that, too!

Whatever you're thinking or dreaming about, ECU can help you get there with a wide variety of loans customized for your needs.

Auto Loans

RV & Powersports Loans

Student Loans

Personal Loans

To apply or learn more about ECU's convenient loans, visit www.ecu.org.

Newsletter for Members • January 31, 2020

News Briefs



ECU Annual Meeting

The ECU Annual Meeting will be held on Tuesday, March 17, 2020 at the Toy F. Reid Eastman Employee Center in Kingsport, TN. Registration will begin at 5:00 p.m., followed by the meeting at 6:00 p.m.

Turbo Tax®

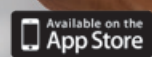
TurboTax is the quickest way to file your taxes and receive a fast, electronic return - It's tax-filing in an instant! ECU members using TurboTax even get a discount! Prepare your return for free and pay only when you print or e-file your tax return. Simply login to ECU Online® and click on 'Turbo Tax' located under 'Additional Services' to learn more and get started.

Manage Your Card on the Go.

Download the ECU Cards App Today!

ECU Cards App* gives you instant control of your cards anywhere, anytime. You can check your balance, turn your card off and on, receive alerts via text or email, and more.

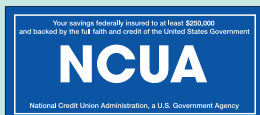
*Debit and credit card use only (does not apply to ATM cards).



Shopping for a Home Loan?

Start with ECU! We offer 100% financing options, great low rates, and friendly service every day! And, your loan is processed, approved, and serviced right here at home.

Visit www.ecu.org for details or call us today!



ECU BESIDE YOU



Skip A Payment Program

Holiday bills have you stressed? ECU encourages members to make responsible financial decisions, but we also know there are times in life when making your monthly loan payment might be difficult due to certain situations.

ECU's Skip A Payment program provides a way to manage these special circumstances. Instead of cutting corners to make your monthly payment on your loan at ECU, you can skip your payment and use those funds for other needs.

ECU loans must be current and in good standing, and the loan to be skipped must have been current for the past six months. You may skip a payment one time per loan, per year. A skipped payment is considered to be one monthly payment, two consecutive bi-weekly payments, or four consecutive weekly payments. Interest will continue to accrue during the skipped period, extending the term of the loan, and a \$25 fee will be charged for each loan skipped.

To learn more about which loans are eligible for the Skip A Payment program and how to participate, visit www.ecu.org/skipapayment.

“Two-Dos” for Financial Health Source: GREENPATH

#1 CHECK UP ON YOUR CREDIT REPORT

You can pull a free credit report once a year from AnnualCreditReport.com. A good credit report can save you a lot of money on your loans.

WHAT TO LOOK FOR:

Check your name, social security number, and contact information

Make sure all the accounts and credit inquiries on your report are truly yours

Look to see if the payment histories, balances, and account status are all correct

If you find mistakes, file a correction with the credit reporting agency on their website

#2 MAKE A PLAN!

One of the most important steps toward strong credit and financial health is to make sure you pay your bills on time. A budget can help you stay on track.

Add up all your income sources to find out how much money you have each month

Write down all your bills and expenses

Prioritize to decide what is non-negotiable

Plan for how much money you will devote to your bills, living expenses, and savings

By setting your budget in advance, it's easier to manage your money to meet your goals.

There's no quick fix for a low credit score. It takes time and persistence but it can be done and ECU is here to help you every step of the way.

Did you know GreenPath offers credit report reviews, credit counseling, and debt management services? Visit www.greenpathref.com or call 877.337.3399 to learn more and speak with a financial expert.

TIP: Have questions about your credit score?

- Visit an ECU branch
- Call GreenPath
- Visit Financial Resources at www.ecu.org.



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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