

ECU NEWS



Newsletter for Members • June 30, 2019

News Briefs



Holiday Closing

Eastman Credit Union will be closed Monday, September 2 in observance of Labor Day.

Free Seminars

ECU offers many free seminars covering topics such as home buying and selling, retirement planning, student lending, home construction, and other topics that may interest you. For a complete schedule of all upcoming seminars offered by ECU, please visit www.ecu.org/eventsandseminars.

Federally insured by NCUA



Get the Best Deal on Your Next Vehicle!

There's more to car buying than finding your favorite ride.

- Check your credit report
- Improve your credit score
- Determine what you can afford
- Calculate your payments
- Get pre-approved

For step-by-step instructions to help make the most of your money, visit www.ecu.org/6Steps!

ATM Security Enhancement

Financial institutions around the globe constantly work to battle fraud, especially at the ATM, and ECU is no different! If you've recently visited one of ECU's ATMs, you've probably noticed there is something different about them—particularly in the way you're asked to insert your card. Our ATMs are now equipped with anti-skimming card readers, a new kind of technology that helps prevent the most common type of ATM fraud.



For increased security, our ATM card readers now require that the ATM card be inserted long-edge, instead of the traditional short-edge orientation, making it difficult to capture the card's information with current skimming technology.

During the transaction, your card will be temporarily held inside the ATM, but the machine will alert you to take your card once finished. If your card is left in the ATM for 30 seconds after the alert, it will retain your card as another layer of security. If that happens, please call 800.999.2328, or visit a branch, for assistance.

ECU is committed to combating ATM fraud, and this technology allows us to stay one step ahead.

Make Yourself At Home with an ECU Mortgage

- 100% financing options
- Great low rates
- Customized to fit your needs
- Complete the mortgage process entirely online

Loans subject to credit approval. Certain restrictions apply.

Apply at www.ecu.org or call 800.999.2328 today!



ECU BESIDE YOU



Have You Heard About the New ECU Cards App?

Now there is a better way to manage your Eastman Credit Union debit and credit cards! Our new ECU Cards App* gives you instant control of your cards anywhere, anytime. You can check your balance, turn your card off and on, and receive alerts via text or email.

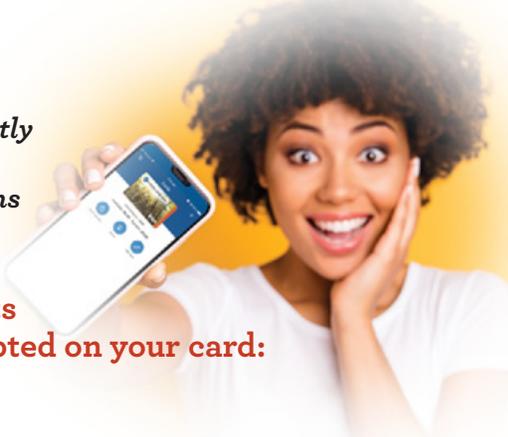
Get these great features:

- Check account balances
- Lock and unlock your card instantly
- Set a transaction limit
- Decline international transactions
- Decline ATM transactions
- Decline online transactions

Get these instant transaction alerts to warn you of transactions attempted on your card:

- Declines and reversals
- International transactions
- Card not present transactions
- Gas or fuel purchases
- Transaction thresholds
- ATM withdrawals
- Low balance

*ECU Cards App can be used for debit and credit cards only (does not apply to ATM cards).



Download the new ECU Cards App today!

Simply go to your App Store, download the app, and follow the instructions to enroll today! For the ECU Cards App, you will create a new username and password. Use this app along with the ECU Mobile App to get the most benefit out of your card!

Do You Know about ECU's Seasonal Loans?

Life is full of unexpected surprises – some good, some not as good. You may need repairs on your car, or you may have the opportunity to go on a once in a lifetime adventure.

Whatever your need, an ECU Seasonal Loan could be just right for you! This unsecured loan offers a very competitive rate due to a lower maximum loan amount and a shorter repayment term.

Visit www.ecu.org and apply for your ECU Seasonal Loan today!

Are You Financially Fit?

If you don't have a financial plan, that question may be hard to answer. To pursue financial wellness, you need to define your goals and set a time frame for reaching them. The following steps can help you take control of your finances:

- Build a Budget** – Tracking your expenses can not only help you determine how much money is coming in and going out, but it can help you see where you can cut back on spending.
- Create an Emergency Fund** – To avoid paying an unexpected expense with expensive credit card debt, you should try to keep three to six months' worth of living expenses in an emergency fund.
- Protect Your Credit** – Take advantage of your right to obtain a free copy of your credit report each year from the three major credit reporting companies. Be sure to check for errors that could affect your credit score.
- Plan for the Long Term** – Be sure to save for a comfortable retirement. Participate in your retirement plan first, then any "extra" money you have can go to things like college savings for your children.
- Remember to Review** – Make sure you review your financial plan on a regular basis to make sure you are on track to reaching your goals.

Need help with your financial plan? Please call today for a free consultation with an ECU Asset Management Representative.

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May Lose Value



**EASTMAN
CREDIT
UNION**

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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