

ECU NEWS



Concerned about Card Safety? READ THIS!

Recent news about card fraud, scams, security breaches, gas pump skimmers, and more, has many people confused about the safest way to make purchases. Despite your best efforts, there are thieves ready to steal your money whether you carry cash or use your card. With today's savvy technology you can't always know when someone has stolen your card information until you see fraudulent charges or money withdrawn from your account.



Every time you make a purchase, whether it's at a retailer, gas station, or online, your card information is at risk. If your information is stolen, criminals can use your card information to make purchases. Despite your responsible measures, card fraud will continue to happen, but ECU is here for you!

Here are a few things you should know that may help prevent some vulnerability:

There is always risk when using cards. Skimming devices can be attached to various styles of card readers.

When using any debit or credit card, always run your transaction as a "CREDIT" to avoid using your PIN number. This minimizes the opportunity for thieves to get your card number and PIN combination.

ECU Cards Have Fraud Protection – When your cash is stolen, it's usually gone forever. When you're a victim of card fraud, ECU provides a 100% refund to your account. Fraud protection applies to money withdrawn from all ECU accounts associated with your ECU credit or debit cards, as well as fraudulent transactions made with those cards.

ECU Keeps Your Information Safe – Always remember, ECU's ATMs, ECU Online, mobile banking app, and online systems have data security measures in place for your safety. State-of-the-art technology is used to manage and protect your member information!

How to Report Card Fraud – Chances are, ECU may contact you before you know your account has been compromised, if not here are some things you should remember:

Review your account statements or ECU Online regularly and report any unauthorized activity immediately. Once ECU verifies the fraudulent charges, your money is refunded.

Use ECU Card Control on ECU's mobile app to set options for spending limits, alerts, and to turn your ECU card(s) on and off.

If you do not have access to the ECU Card Control App, you can block the use of your cards 24/7 by calling 423.229.8200 and choosing option 4.

Newsletter for Members • March 31, 2019

News Briefs



Holiday Closing

Eastman Credit Union will be closed Friday, April 19 in observance of Good Friday.

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.

Planning a Vacation?

Summer may feel far away but here's a friendly reminder that could save you some time and frustration. If you're going to be traveling, you'll want to use our Travel Memo Feature to notify ECU before you go. This will help to avoid the possible interruption of your debit or credit card usage while traveling away from home. Simply login to ECU Online, go to Forms, and select Travel Memo. You may submit the Travel Memo online, or call us at 800.999.2328 during business hours.



ECU BESIDE YOU

Federally insured by NCUA

4 Tips Home Buyers Should Know

Buying a house can be a minefield full of questions. Here are some great tips to help answer your questions and to get you started on the road to homeownership!

Do your homework. Each year, you're entitled to a free credit report from Experian, Equifax, and TransUnion. Request your credit report from AnnualCreditReport.com and check for anything that would stop you from getting a mortgage loan.

Get pre-qualified. With a mortgage loan pre-qualification, the lender reviews your finances and estimates the maximum amount of loan for which you would qualify. Pre-qualifying for a mortgage loan is a great first step in making sure you can afford the home you desire.

Lock in your mortgage rate. A rate lock freezes an interest rate on a mortgage for a period of time. So, if rates go up between the time you submit an offer and the time you close on your house, you don't have to worry about paying a higher interest rate.

Make an offer. It's important to submit an offer as soon as you're sure you want to buy. This is especially true if there are few available homes in the market. Even if you move quickly, you still may be competing with other offers.

Thinking about buying a home? Get pre-qualified today at www.ecu.org/mortgage!



Save Money with an ECU Student Loan Consolidation

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!

Get The Car You Want Today with No Payment for 90 Days!

Are you ready for a new car or truck? Or one that's new to you? An ECU auto loan offers competitive rates, flexible terms, and you can delay your payment for up to three months!

- Competitive rates
- 90-day payment deferral
- 24/7 application from your phone, tablet, or computer
- Electronic signature technology via any smart mobile device – sign your loan documents from wherever you are
- Extended terms available
- GAP Plans and Vehicle Service Agreements available

Are you paying more than you should with an auto loan at another lending source? Refinance with ECU and we could save you money!

We can also finance RVs, campers, and boats! Whatever your idea of outdoor fun, ECU can take care of it with our RV and Motorsports loans. We'll postpone that payment for three months, too!

Don't forget! The more business you do with ECU, the more you can earn with our Extraordinary Dividend Year-End bonus! Since 1998, we've given back \$118 million to members just like you!

Apply today!

Important information: Loan and payment deferral subject to approval.



Through years of working with your doctor, lawyer, or accountant, they have most likely become trusted advisors. Over the years, they have come to know your family and your particular needs. Have you built the same kind of relationship with your financial advisor? Your investment representative could be a valuable resource for financial planning that will carry you through the many stages of your life, including:

- Investing for long-term and short-term savings goals
- College planning
- Retirement planning
- Estate planning

Your financial consultant can help whether you have a specific need or are looking for general information regarding the many financial decisions you face throughout your life.

Please call today for a free consultation with an ECU Asset Management Financial Advisor.

Harry Headrick

903.381.6523

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