

ECU NEWS



Special Holiday Offers with ECU Visa®

3.29% APR

On Balance Transfers, Cash Advances, & Purchases made with your Classic, Gold, Platinum Preferred, or Cash Rewards credit card through January 31, 2019. Enjoy this special rate until July 31, 2019! All balances convert to 9.25% APR – 18.00% APR after July 31, 2019.



Newsletter for Members • October 31, 2018

News Briefs



Holiday Closing

Eastman Credit Union will be closed Thursday, November 22 in observance of Thanksgiving Day.

Update Your Contact Information

Check with a teller or member service representative to verify your information is correct. Not only will this allow us to serve you better, but you can also help prevent fraud by making sure we have your current contact information on file.



ECU celebrates the 22 million veterans living in the U.S. today.

We appreciate your service and sacrifice for our country!

HAPPY VETERANS DAY!

ECU sends a special thank you to our member and employee veterans!



Visit www.ecu.org to apply for your ECU Visa or to transfer your balance today!

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.

SCAM SPOTTER

Social Security Numbers do not get suspended. In this variation of the scheme, the caller pretends to be protecting you from a scam while he's trying to lure you into one. This is just a variation of a government imposter scam that's after your SSN, bank account number, or other personal information.

If someone has tried to steal your personal information by pretending to be from the government, report them to the FTC at www.FTC.gov/complaint.

Make the Holidays Happier with an ECU Holiday Loan

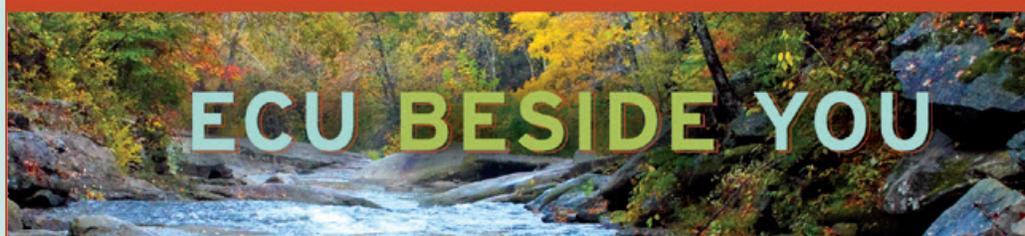
Let ECU help you make the most of your money during this holiday season with our Holiday Loan. Qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR.

Important information:

*APR is Annual Percentage Rate. Rate effective as of October 1, 2018. For every \$1,000 financed for 18 months, the payment would be \$57.76 at 4.95% APR. Loan subject to credit approval. Limited time offer.



ECU BESIDE YOU



ECU Auto Loans

*Great low rates,
affordable payments and no
payments until 2019!*

Get pre-approved at www.ecu.org today!

Important Information: Subject to credit approval.
Certain restrictions apply.

Congress Comes to the Aid of Credit Unions with Regulatory Relief

Eastman Credit Union staff members and credit union representatives across the country have worked with federal legislators to bring about bipartisan legislation that will aid in Economic Development, Regulatory Relief, and Consumer Protection. Our thanks to Tennessee Senators Lamar Alexander and Bob Corker, Tennessee Congressman Phil Roe, Virginia Senators Tim Kaine and Mark Warner, Virginia Congressman Morgan Griffith, Texas Senators John Cornyn and Ted Cruz, and Texas Congressman Louie Gohmert.

In addition, these legislators have continued to support the important preservation of the credit union federal tax exemption that benefits credit union members and participants in other financial institutions in markets where credit unions compete.

Changes resulting from this bipartisan regulatory relief bill include:

- **Protection for seniors who are often victims of financial elder abuse**
- **Easier and quicker mortgage processing**
- **Free credit report freezes**
- **Protection for veterans faced with medical collections due to delayed non-VA medical reimbursements**
- **More affordable rental housing in communities across the country**
- **Better service to America's 110 million credit union members.**

We encourage you to extend your thanks to your legislators for the good work they are doing to assist not-for-profit cooperative credit unions in providing value to credit union members that helps stimulate economic development in the communities where credit unions are authorized to serve. Ask your legislator to support future legislation that will enable credit unions to continue to grow and provide future value to credit union members.

Tips for Safe Holiday Shopping Online

More and more holiday shopping is being done online each year. We all enjoy the ease, convenience, and abundance of choices that online shopping provides, but this is also a time of year where we see an increase in cyber criminals.

Here are some tips to avoid scams this holiday season:

- **Avoid unfamiliar websites that offer deals “too good to be true”.** A common tactic by cyber criminals is using extremely low prices on popular items to lure potential victims. You may receive links to these kinds of sites via email.
- **Use a credit card instead of a debit card.** If there should be an issue, it could be easier to resolve issues on your credit card, rather than your debit card. The criminal has access to your funds in your checking account if you use a debit card.
- **Take advantage of alert features on your credit card.** ECU provides 24/7 fraud protection that will alert you via text, phone, or email regarding any suspicious activity on your card. If you use credit cards issued by other institutions, check with them regarding what fraud alerts they provide. If you have lost, misplaced, or suspect your ECU credit card information has been compromised, utilize ECU's convenient CardControl feature to turn your card on and off. For more information, visit www.ecu.org/cardcontrol.
- **Never purchase merchandise from a website that doesn't use secure https for the purchase process.** Check the address line of your browser during the purchase process. It should start with https; if it doesn't, do not go forward with the transaction. This includes public Wi-Fi – these networks are not encrypted, which means the information sent via the network can be compromised.
- **Use strong passwords.** Be sure to use unbreakable passwords. This is never more important than when banking or shopping online.
- **Ensure your computer has the most current security software updates installed.** Cyber criminals are more easily able to attack devices that have not been updated.
- **Review your statements.** Pay extra attention to your bank and credit card statements in the months before and after the holidays. Notify your financial institution or credit card company immediately to report any unfamiliar charges.

For more information on avoiding fraud, visit www.ftc.gov.



**EASTMAN
CREDIT
UNION®**

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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