



ECU NEWS

Newsletter for Members • September 30, 2018

News Briefs



Free Seminars

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

ECU Shred Days

Do you have outdated, confidential documents lying around your house that you aren't sure what to do with? Then bring your personal items to Shred Day at ECU! Shred Days provide a great opportunity to reduce theft and security risks, free up some space, and get rid of old, useless files. For more details, and a full schedule, visit www.ecu.org.

UPCOMING SHRED DAYS:

Saturday, October 6 8:00 a.m. – 12:00 p.m.

Gate City branch

Saturday, October 13 8:00 a.m. – 12:00 p.m.

Meadowview branch

**Branches will not be open for regular business during Saturday Shred Day events.*

Christmas Club Account Reminder

The holidays will be here before you know it! Did you know you can withdraw funds from your Christmas Club account as early as September 1? It's a great way to get an early start on Christmas shopping! Remember, all funds will automatically transfer to your savings account on November 1.

ECU Breaks Ground in Allandale



Eastman Credit Union conducted a ceremonial ground breaking on Wednesday, August 1 in celebration of a new branch on the corner of West Stone Drive and Netherland Inn Road in Kingsport. During the ceremony, local officials, along with ECU staff, turned soil to officially mark the start of construction on the new facility.

“The Mount Carmel Branch has always been one of our busiest branches, and we’re glad to add this convenient location for both Kingsport and Hawkins County residents,” said ECU president and CEO, Olan O. Jones, Jr.

This branch will better serve ECU members in both Hawkins and Sullivan counties who commute daily along the very busy Highway 11-W corridor in West Kingsport. In addition, this branch will significantly improve convenience for the many ECU members living in neighborhoods within close proximity to the new location.

The new branch will be located at the West Park development. Members will enjoy ECU's full-service offerings in a more convenient location including teller, deposit account, consumer lending, and mortgage lending services. It will also include a night depository, drive-thru tellers, a drive-thru ATM, and safe deposit boxes. The Allandale branch should open by January 2019.

ECU Mobile App Upgrades

Great news! ECU's top rated mobile app is better than ever. The following features can now be accessed via the app:

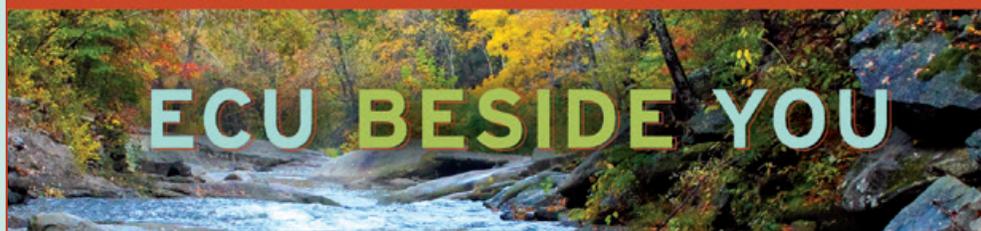
- ECU Credit Card Rewards*
- Online Statements*
- Skip A Payment*
- Check Stop Payment*
- Opening an Account or Loan*

You can access these convenient upgrades via the 'More' menu item along the bottom of your screen.

**Don't have our FREE mobile app?
Download it today via iTunes or Google Play.**



ECU BESIDE YOU



ECU, EASTMAN, & BALLAD HEALTH PARTNER TO SUPPORT THE MIRACLE FIELD

Smiles will be contagious at the Miracle League Field in Kingsport, where special needs youth and adults will have the opportunity to play baseball at the Kingsport Brickyard Park on a safe, cushioned field.

ECU, Eastman Chemical, Ballad Health, and other local companies have partnered to provide significant support and help Kingsport reach their fundraising goal. It appears that the Miracle Field will be ready for games to begin by May 2019.

“The Miracle League Field is about so much more than baseball. It’s about smiles, building confidence, memories, and friendships. This project will provide regional economic benefits, but more importantly, it’s an opportunity to come together and build a regional project for the ‘heart’ that will offer rewards beyond measure,” said Olan O. Jones, ECU CEO and president.

The only field of its kind in Northeast Tennessee, Kingsport’s Miracle Field is expected to draw players from up to 75 miles away. The mission of the Miracle League is to provide opportunities for children and adults with both mental and physical disabilities to play baseball. The project also includes the construction of a play area, restrooms, concession stands, and more. For more information, please visit www.ecu.org.



Candidates Voice Their Support of Credit Unions

Eastman Credit Union contacted several candidates to give them an opportunity to voice their support for credit unions. As of our newsletter deadline date, the following candidates have responded:



“Our credit unions form an important part of our financial system. I look forward to the opportunity to serve you and work with our state’s financial institutions to deliver quality service to Tennessee families.” – Bill Lee, Candidate for Governor of Tennessee



“Credit unions offer an excellent alternative for thousands of Tennesseans who want to save and borrow money in a reliable, competitive way.” – Karl Dean, Candidate for Governor of Tennessee



“I appreciate the commitment to community exemplified by ECU and our other credit unions across Tennessee. Credit unions play an important role in delivering to their members high-quality service and customer-focused banking. With more than 200,000 members, ECU is one of America’s strongest and most successful financial institutions – with a proven history of value and growth. I look

forward to seeing continued growth and innovation with new products, services, and members in the years ahead.”

– Governor Phil Bredesen, Candidate for U.S. Senate, Tennessee



“It was such a pleasure to meet with members of the Eastman Credit Union team. We had a productive discussion regarding issues that affect their business, including national data security standards and retailer responsibility. ECU is a great Tennessee company that continues to build loyalty and trust with its members. I am grateful for the opportunity to meet with ECU. As your Senator, I will work tirelessly

to promote policies that support businesses, grow the economy, and benefit Tennesseans here in upper east Tennessee and across the state.” – Congressman Marsha Blackburn, Candidate for U.S. Senate, Tennessee



“Credit unions make loans to local businesses and households, invest in local community groups, return dividends to local members, and circulate their profits in the local community, which is why my wife and I are members of ECU!” – Anthony Flaccavento, Candidate for U.S. Congress, Virginia’s 9th Congressional District



“Credit Unions have a great history dating back to 1908 in the United States. Since that time they have served their communities and members well. I look forward to continuing to work with the Credit Unions in Southwest Virginia.”

– Congressman Morgan Griffith, Candidate for U.S. Congress, Virginia’s 9th Congressional District

Free Credit Freezes and Alerts

Thanks to a new federal law, soon you can get free credit freezes and year-long fraud alerts. Here's what to look forward to when the law takes effect on September 21:

Free credit freezes

What is it? A credit freeze restricts access to your credit file, making it harder for identity thieves to open new accounts in your name. Usually, you get a PIN to use each time you want to freeze and unfreeze your account to apply for new credit.

What's new? Currently, credit freezes may involve fees based on state law. Starting this fall, it will be free to freeze and unfreeze your credit file and the file of children under age 16 throughout the country.

Year-long fraud alerts

What is it? A fraud alert will tell any business that runs your credit that they should check with you before opening a new account.

What's new? Currently, fraud alerts last 90 days. Starting this fall, an initial fraud alert will last for one year. It will still be free and identity theft victims can still get an extended fraud alert for seven years.

When the law takes effect on September 21, Equifax, Experian, and TransUnion must each set up a webpage for requesting fraud alerts and credit freezes. The FTC will also post links to those webpages on IdentityTheft.gov.

And if you're in the military, there's more. Within a year, credit reporting agencies must offer free electronic credit monitoring to all active duty military.

*Source: Lisa Weintraub Schifferle
Attorney, FTC, Division of Consumer & Business Education*

Good things to know about credit freezes:

Freezing your credit does not prevent fraud on your credit or debit cards. Card fraud is a result of an identity thief stealing or purchasing your card information. ECU offers zero liability fraud protection and CardControl to help protect your funds.

To open a credit card, apply for a loan, insurance, employment or other services requiring credit access, you'll have to unfreeze your account. The freeze makes it impossible for anyone (including you) to borrow money or establish new credit in your name.

Existing creditors will still be able to report borrowing and payment information on your report, and you will continue to receive pre-approved offers from lenders.

A credit freeze does not prevent you from getting your annual, free credit report, nor does it hurt your credit score. It is recommended that you continue to check your credit report.

Historically, the credit bureaus have recommended allowing a few days to lift a freeze to access credit. The new legislation requires the credit bureaus to speed up the freeze and thaw process.

It's Just Around the Corner...

It's hard to believe, but it's less than three months to Christmas...and it's never too early to start planning your holiday expenses! Whether it's holiday gift giving, a holiday event, or travel expenses to Grandma's house, ECU can help with our Holiday Loan! For a limited time, qualifying members may borrow up to \$8,000 for 18 months, with rates as low as 4.95% APR*.

While you are taking care of this year's holiday expenses with a convenient ECU Holiday Loan, why not prepare for next year's holiday season by opening an ECU Christmas Club account this year? Regular deposits into your ECU Christmas Club account, even small ones, accumulate into funds that will be transferred to your savings account each November 1, just in time for holiday expenses!

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.



Check Out Our Mortgage Videos

Get the Answers to Your Questions in a Two Minute Video!

Do you have questions about purchasing or selling a home? Are you thinking about building but you're not sure how to go about doing it?

We can help! Visit www.ecu.org/mortgagevideos for great information on buying, building, or selling a home.



Planning for retirement has never been more important. Americans are living longer, healthier, and more active lives than past generations and they want to ensure that all their needs are met. That means saving for a longer retirement is critical.

Everyone's situation is different, and fortunately, a diverse array of options are available to address your individual needs and goals. An ECU Asset Management Financial Consultant can help you navigate these options and choose the one that's suitable for you and your situation.

The most important thing you can do to work toward a secure financial future that aligns with your goals is to begin planning today!

Call today for a free consultation with an ECU Asset Management representative.

Greater Kingsport, Southwest Virginia, and Greeneville 423.578.7369

Greater Johnson City and Bristol 423.232.2073

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Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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GREAT NEWS!

It's Now Easier than Ever to Redeem Points or Cash on Your ECU VISA® Credit Card!

We've enhanced our online banking and mobile app to make it easier for you to cash in your credit card points! You can now conveniently redeem cash or points on your ECU Visa® Cash Rewards or Platinum Preferred credit card with a click of the button! Simply log in to your ECU Online Banking account, or open your ECU mobile app, and click on the redeem points button or redeem cash button located under ECU Credit Card Rewards to convert your points. It's that easy! To learn more about ECU Visa credit cards, visit www.ecu.org/visa.



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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