

The Professional Touch

Second Quarter 2020



Welcome LeTourneau FCU!

We are pleased to announce that LeTourneau Federal Credit Union merged with East Texas Professional Credit Union on February 1, 2020. Our new office is located at 2301 S. High St. Longview, TX, and is open to all new and current East Texas Professional Credit Union members. We look forward to welcoming our new members, and we are excited to be able to serve you from our new location. All existing financial products have been successfully transferred to East Texas Professional Credit Union, and all future correspondence will be transacted with us. Hours of operation:

LOBBY:	DRIVE THRU:
9 a.m. to 5 p.m.	7:30 a.m. to 6 p.m.
Monday - Thursday	Monday - Friday
9 a.m. to 6 p.m. Friday	8 a.m. to 1 p.m. Saturday
9 a.m. to 1 p.m. Saturday	



TAKE ADVANTAGE OF OUR GREAT RATE SPECIALS

NOW IS THE TIME TO FINANCE YOUR NEW VEHICLE WITH EAST TEXAS PROFESSIONAL CREDIT UNION, AND TAKE ADVANTAGE OF OUR GREAT RATE SPECIALS.

STARTING AS LOW AS*

1.99% APR

*ETPCU membership required. Subject to: credit score, loan to value, age of collateral, and normal ETPCU underwriting guidelines. Maximum term 36 months. Rate and terms subject to change without notice. Not applicable on existing ETPCU loans and no other discounts apply. Payment estimate: \$28.64 per \$1,000.

Since 1953

East Texas Professional

A COMMUNITY CREDIT UNION

903.323.0230 ★ 800.256.5009
etpcu.org ★ Federally Insured by NCUA 



Covid - 19 Update

Your Board of Directors and management team at East Texas Professional Credit Union (ETPCU) continue to monitor ongoing developments related to the Coronavirus (COVID-19) national emergency. While meeting your financial needs is always our goal, the health and safety of our members and employees is of the utmost importance.

At this time, all branches, the call center, support departments and ATMs (including deposit capable) remain open. As a reminder, your Credit Union offers a variety of ways to access your accounts. ETPCU offers a free mobile app with a variety of tools to meet your banking needs from home, work, or anywhere you might be. You can deposit checks, transfer money, pay bills, check balances and account history, apply for a loan, control your ETPCU debit and credit cards and more. Online banking is available at etpcu.org. Online banking also allows you to transfer money, pay bills, check balances and account history... and more.

If you have not already done so, go to your device's App Store to download ETPCU's mobile app today. Once enrolled, you can use the same login credentials for mobile banking and online banking. Although the virus and its impact is unpredictable, be confident that your Credit Union remains committed to serving your financial needs. Updates will be available on your Credit Union's Facebook page and at etpcu.org.

HOME LOANS



* ETPCU membership required. Rates subject to change without notice. All loans subject to East Texas Professional Credit Union's normal credit guidelines. Interest rate may vary on credit score. * Rate fixed for 60 months. Annual adjustment cap is 2% after 60 months. Maximum adjustment for the life of the loan is 4.25%. Visit ETPCU for details.

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ETPCU Announces Free Shred Day Friday, April 24

East Texas Professional Credit Union will host a shred day from 9 a.m. to 5 p.m. on Friday, April 24 at the Longview Office located at 409 E. Loop 281. Each member may bring up to 10 pounds of personal or business documents to be shredded. This event is designed to foster identity theft prevention by securely destroying paper documents such as checks, tax information, ATM receipts and other personal information.

Holiday Hours

East Texas Professional Credit Union will observe the following upcoming holidays:

Memorial Day
Monday, May 25, 2020
409 E. Loop 281; Longview
Drive Thru Hours: 8 a.m. to 5 p.m.
All Other Offices Closed

Independence Day
Saturday, July 4, 2020
All Offices Closed

Access to your account is always available with internet banking, mobile banking, ATMs and the automated teller system.

Project F. I. T. Class Schedule

April 30, 2020

May 28, 2020

June 25, 2020

July 30, 2020

August 27, 2020

September 24, 2020

October 29, 2020

November 19, 2020

December 17, 2020

**Financial Independence Training
For Members Age 12-22**

Call to reserve space
for an upcoming course

903.323.0230 ★ 800.256.5009

Member Appreciation Day Friday, April 24

We appreciate your membership with East Texas Professional Credit Union and want to show you just how much with a special day of fun! Member Appreciation Day is Friday, April 24. Our members will be treated to refreshments and drawings for exciting prizes at each ETPCU office. Thank you for choosing us for your financial needs!

Privacy Notice

East Texas Professional Credit Union's Privacy Notice is available for review at <https://www.etpcu.org/privacy.htm>. The notice was last revised June 2012. To request a printed copy via mail, please call 903.323.0230 or 800.256.5009.

National Credit Union Youth Week: April 20-25, 2020

Learning to save and manage money takes practice, and knowing where to start can be a challenge. At East Texas Professional Credit Union, we believe the first step to teaching kids about money is talking about money. So, how can you start the talk?

Ask questions. If you're going out to dinner, talk about the price difference between the options and ask them which they would choose. If they select the more expensive option, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning, get input from your children. Enlist them in your savings goals. No one watches you more closely than your children, so they are natural accountability partners!

Open a Project F. I. T. Account at East Texas Professional Credit Union! This is the best way to help them learn to save for what they find meaningful in life. A lifetime of good saving habits can start now! Project F. I. T. (Financial Independence Training), designed for members age 12-22, teaches how to budget, save and live within your earnings. Project F. I. T. account members can also take advantage of special products and services including:

- ★ F. I. T. Term Share Certificate with 5% APY**
- ★ First Time Auto Loan Program**
- ★ Micro Loan Program**
- ★ Complimentary Instant Issue Debit/ATM Cards*†

In addition, we help make it possible for our younger members to enjoy other benefits of Credit Union membership including discount movie tickets to select local theaters, and seasonal discount tickets to area theme parks and water parks. Our course is offered each month in our Longview office and on-site curriculum is also available at participating local high schools.

Whether our youth members are saving for a new video game, a used car, or even a college education, we are ready to help them achieve their financial goals. Visit any East Texas Professional Credit Union office from Monday, April 20 to Saturday, April 25, to celebrate National Credit Union Youth Week, learn more about our Project F. I. T. products and services, and register for a chance to win a prize!

*Members 17 and younger must have a parent or legal guardian joint on all accounts. **Financial literacy course completion required (Realty 101 or equivalent). †Offer valid for new accounts only. One complimentary instant issue card per new account. Other restrictions apply. Visit ETPCU for details.

Location Change for The Annual Meeting

We invite you to join us at our Annual Membership Meeting on Saturday, April 18 at 2:00 p.m. at the *Holiday Inn Longview* located at 300 Tuttle Cir, Longview, TX 75605. This invitation is extended to all members and their families, as well as anyone interested in learning more about our Credit Union. This meeting is your annual opportunity to be involved in the direction of your Credit Union. Refreshments will be served and drawings for cash prizes will be held following the business portion of the meeting. We look forward to seeing you there.

Each year at the Annual Membership Meeting, three Board terms expire. Those Board Members whose terms will expire this year are Mrs. Reba Allison, Mr. James E. Johnson, and Mr. Joel Hale. These individuals hope to be re-elected and continue serving you. Mr. Vicente Huerta, serving on an interim term since 2019, will also be included in the vote. Visit our website at etpcu.org for annual report information.

ATM & Debit Card Safety

With the continued growth of debit and ATM use, it is important to take precautions to reduce the risk of identity theft and fraud. Members are encouraged to regularly review account statements and verify all transactions by matching purchases to statements. Frequently reviewing accounts online helps identify unauthorized activity promptly. Additional tips for keeping your accounts safe include:

- ★ Keep personal information up to date with the Credit Union
- ★ Notify Card Services about upcoming travel.
- ★ Keep all PIN confidential.
- ★ Never leave your purse or wallet unattended.
- ★ Be suspicious of unsolicited offers or requests for information
- ★ Protect computers with anti-virus and anti-spyware software.
- ★ Report a lost or stolen card immediately.

Following this routine will help protect your account and limit potential liability for unauthorized transactions. Members can contact Card Services anytime at: 903.323.1245 or 800.442.4757.

Recognized for Financial Strength



5 Star Rating by Bauer Financial
20 Years Running



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