

# The Professional Touch

SECOND QUARTER 2021



## GROUND BREAKING NEWS!

East Texas Professional Credit Union is pleased to announce that construction is now underway on the new administrative facilities located at the corner of George Richey and Airline Roads in Longview, TX. A groundbreaking celebration was held on Friday, March 5, 2021 to mark the official kickoff of construction. The new 45,000 square foot location will house the management team and back office staff as well as offer state-of-the-art training facilities, conference/meeting rooms and additional work stations, storage and the opportunity for future expansion. Completion of the new facility is anticipated for Summer 2022. We look forward to enhancing operations and continuing to provide a 5-Star Experience to all members. Thank you for choosing East Texas Professional Credit Union for your financial needs!



Board Members (left to right): Vicente Huerta (Vice Chairman), James Johnson, Maylene Neal (Chairperson), Bobby Moore, Wilma Jamerson (Secretary), Reba Allison, Dr. Rutledge McClaran  
Not Pictured: Dr. Marty Warren (Treasurer), Judge Hale



903.323.0230 ★ 800.256.5009 ★ [etpcu.org](http://etpcu.org)

Federally Insured by NCUA 



# THE FIVE STAR EXPERIENCE



East Texas Professional Credit Union takes pride in offering our members a five star experience. We are a locally established and operated credit union that takes pride in always putting our members first. Our strong financial stability, exceptional service, and skilled management have led to an A+ Weiss rating, a 5-star rating from BauerFiencial (20+ years running) and an annual "Best in East Texas" rating. Our goal is to assure our members that their financial needs are our top priority. By choosing East Texas Professional Credit Union, we will work to ensure that every member enjoys a five star experience!



## REMINDERS

### Update Contact Information

We ask that you check your accounts for current information. Please make sure that your mailing address, email address, phone numbers, joint owner and beneficiary information is updated.

### Notice to Members

Pursuant to Texas Credit Union Department Rule 91.315, documents relating to East Texas Professional Credit Union's finances and management are available at [www.etpcu.org](http://www.etpcu.org) or by contacting East Texas Professional Credit Union Senior Management at 903.323.0230.

### Holiday Hours

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

Memorial Day

Monday, May 31, 2021

Drive Thru Open

409 E. Loop 281; Longview

Drive Thru Hours: 8 a.m. to 5 p.m.

All Other Offices Closed

Independence Day

Monday, July 5, 2021

All Offices Are Closed



BUILD  
YOUR  
DREAMS

Whether you are planning on building your dream home or remodeling a home to make it yours, East Texas Professional Credit Union can help make it possible.



HOME EQUITY/  
HOME IMPROVEMENT\*  
AS LOW AS

**3.375%** APR



INTERIM CONSTRUCTION\*

**3.50%** APR  
UP TO 12 MONTHS



FIVE YEAR ADJUSTABLE RATE  
MORTGAGE (ARM)\*†

**3.50%** APR



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\*ETPCU membership required. Rates subject to change without notice. All loans subject to ETPCU's normal credit guidelines. Interest rates may vary based 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 [www.ETPCU.org](http://www.ETPCU.org) for details.



# REMINDERS

## Annual Membership Meeting Scheduled For April

East Texas Professional Credit Union's annual membership meeting will be held at the Holiday Inn located at 300 Tuttle Circle, Longview, TX 75605 on April 17, 2021 beginning at 2 p.m. Please join us to learn about your Credit Union's growth, success and plans for the future. Refreshments will be served and a drawing for cash prizes will be held following the business portion of the meeting. We look forward to seeing you at this important event.

## Free Shred Day

ETPCU will host a free shred day for members on Friday, April 23 from 9 a.m. to 5 p.m. at our Longview office located at 409 E. Loop 281. ETPCU employees will shred up to 10 pounds of personal or business documents per member. The free shredding event is designed to prevent identity theft by securely destroying paper documents such as checks, tax information and ATM receipts that contain personal information.

## Project F.I.T. Class Schedule

Financial Independence Training

For Members Age 12-22

April 29, 2021

May 27, 2021

June 24, 2021

Call to reserve a spot  
903.323.0230 \* 800.256.5009

## 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.

## 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 PINs 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.

★★★★★  
**AUTO LOANS**  
RATES STARTING  
AS LOW AS\*

**2.19%**  
APR

MAXIMUM TERM 60 MONTHS  
PAYMENT EXAMPLE: \$17.61 PER \$1,000  
MINIMUM CREDIT SCORE: 730

**2.39%**  
APR

MAXIMUM TERM 72 MONTHS  
PAYMENT EXAMPLE: \$17.74 PER \$1,000  
MINIMUM CREDIT SCORE: 700

\*ETPCU membership required. Subject to: credit score, loan to value, age of collateral, and normal ETPCU underwriting guidelines. Rates and terms subject to change without notice. Not applicable on existing ETPCU loans and no other discounts apply.



# National Credit Union Youth Week: April 19-24, 2021

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. Savings and Checking Accounts\*
- F. I. T. Term Share Certificate with 5% APY\*\*
- F. I. T. First Time Auto Loan Program\*\*
- F. I. T. Micro Loan Program\*\*
- F. I. T. 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 19 to Saturday, April 24, 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. \*\*Requires active ETPCU savings and checkings accounts. Financial literacy course completion required (Reality 101 or equivalent). Term Share certificate rate subject to change without notice. Other restrictions apply. Visit ETPCU for details. \*†Offer valid for new accounts only. One complimentary instant issue card per new account.



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