

The Professional Touch

Third Quarter 2019

Refinance and Save With Us It Pays to Check With ETPCU First

There has never been a better time to finance or refinance your vehicle with East Texas Professional Credit Union! Our loans come fully loaded with quick, local decisions, great rates and convenient terms. If your vehicle is financed with another lender, let us work to save you money by refinancing your auto loan with us. What are you waiting for?

- ★ **Lower Interest Rates & Flexible Terms** - Terms up to 72 months (with approved credit).
- ★ **Quick, Local Decisions** - Your loan officer is here!
- ★ **Flexible Repayment Options** - Elect a repayment schedule to coincide with your direct deposits.
- ★ **No Hidden Fees or Charges** - Many loans may cost you more in the long run with hidden fees and unfriendly terms. Let us save you money!
- ★ **No Prepayment Penalties**
- ★ **Guaranteed Asset Protection (GAP) available** - Our GAP protection is like no other and includes extra features, all for a flat rate!

Financing or refinancing is easy with East Texas Professional Credit Union. Our goal is to get you on the road with the vehicle you want and save you money in the process! Apply in person at one of our 12 convenient locations across East Texas, apply online at etpcu.org or via our free mobile app.

AUTO RATES
STARTING AS LOW AS*
3.75% APR
UP TO 60 MONTHS

*ETPCU membership required. Credit score must be 740 or above. Loans subject to normal ETPCU guidelines. Loan amount not to exceed 90% of NADA values. Rates subject to change without notice. No other discounts apply. Payment estimate: \$18.31 per \$1,000 borrowed.

2019 Scholarship Recipients Announced

We are proud to announce that East Texas Professional Credit Union awarded 15 scholarships this year to deserving seniors from area public high schools within our field of membership.

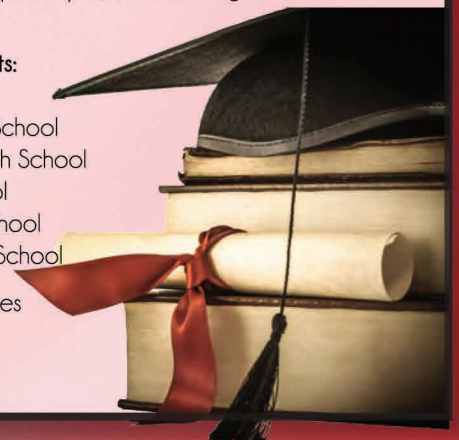
Presidential Scholarship Recipients: \$1,000 - All Majors:

Cade Camp - Gilmer High School
Caylee Castella - Central Heights High School
Ethan Collins - Beckville High School
Josey Darby - Harmony High School
Kevin Harris - Central Heights High School
Sydney Harris - Pine Tree High School
Brady Miller - Longview High School
John Rice - Central Heights High School
Josh Roy - Nacogdoches High School
Kaleigh Yates - Bullard High School

McLaughlin Scholarship Recipients:

\$2,000 - Education Majors:
Madelynn Bragg - Eustace High School
Savannah Divine - Chapel Hill High School
Jachais Jenkins - Tatum High School
Renee Petree - Spring Hill High School
MaKenzie Williams - Sabine High School

Congratulations to these graduates as they embark on their college journeys!



ETPCU Announces Promotion of Three Employees

The Board of Directors and management staff of East Texas Professional Credit Union have announced the promotion of three employees.

Greg Jeffery has been appointed to the position of **Vice President of Branch Operations**. His career with ETPCU began in August 1995 as a teller at the Longview Branch. Throughout his career, he has been a Trainer, Teller Supervisor, BSA Officer, and Vice-President of Teller Operations. His most recent position was Branch Manager-Kilgore where his roles included assisting members as a Teller, training new and existing employees, serving as a Financial Service Representative and Consumer Loan Officer, and many more responsibilities. Greg is a graduate of the Southwest CUNA Management School. He is very active in the community with his work as the Youth Director at Red Oak Baptist Church, and currently serves as Treasurer of the Longview ISD Foundation Board. In his 24 years with the Credit Union, Greg has never missed a day of work!



Greg Jeffery
Vice President
Branch Operations



Nicole Lawson
Branch Coordinator
Hallsville



Ubaldo Meraz
Assistant Vice President
Branch Manager - Kilgore

Nicole Lawson is serving as Branch Coordinator - Hallsville. Nicole began her career with ETPCU in November 2017 as a Member Services Representative, and she assisted the Member Services Department in training. Prior to working at ETPCU, Nicole was a Call Center Manager for five years. She attended LeTourneau University and has been an active member at her church, Miracle Tabernacle, for 23 years where she assists in the Young Women's Ministry.

Ubaldo Meraz has been named Assistant Vice President/Branch Manager - Kilgore. Ubaldo began his career with East Texas Professional Credit Union in April, 2005 as a Teller in the Kilgore office. His roles have also included Financial Services Representative in Kilgore, Hispanic Services Coordinator in Longview, Branch Coordinator in Henderson, Consumer Loan Officer in Kilgore, and most recently, AVP/Operations Management Trainee. Ubaldo is active in the Kilgore community, graduated from the Kilgore Police Department Citizen's Police Academy, and serves on the Board for the Kilgore High School Soccer Booster Club.

Holiday Hours

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

Labor Day

Monday, September 2, 2019

409 E. Loop 281; Longview
Drive Thru Hours: 8 a.m. to 5 p.m.
All Other Offices Closed

Columbus Day

Monday, October 14, 2019

409 E. Loop 281; Longview
Lobby Hours: 9 a.m. to 5 p.m.
Drive Thru Hours: 8 a.m. to 5 p.m.
All Other Offices Closed

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

All ETPCU Offices Closed Tuesday, August 6 For Complete System Upgrade

All East Texas Professional Credit Union offices will be closed until 1 p.m. on Tuesday, August 6 for a complete system upgrade and server migration. Members will not have access to Internet Banking or Mobile Banking from approximately 4 a.m. until 1 p.m. until the upgrade is completed. All offices will re-open, and full access to both Internet Banking and Mobile Banking will be fully restored no later than 1 p.m.



Youth Week Winner

East Texas Professional Credit Union celebrated National Credit Union Youth Week in April. Credit Union members ages 17 and under were given the opportunity to register at one of our 12 locations for a chance to win \$100. Carlos Aguilar was the lucky winner! Erika Arthur from our Gilmer office presented the prize. Congratulations, Carlos!

Splash into Savings



2019 DISCOUNT THEME PARK TICKETS

East Texas Professional Credit Union offers discount tickets to members for several Texas theme parks and waterparks. Discount ticket pricing for the 2019 Season* is detailed below:

Six Flags Over Texas

One Day Ticket **\$58** (age 3 and up)

Available at all office locations.

Six Flags Hurricane Harbor

One Day Ticket **\$36** (age 3 and up)

Available at all office locations, with the exception of our Lufkin office.

Six Flags/Hurricane Harbor Combo Season Pass

One Season Pass **\$90** (age 3 and up)

Valid at Six Flags Over Texas and/or Hurricane Harbor. Available at all offices, with the exception of our Lufkin office.

Schlitterbahn - Galveston

One Day Adult Ticket **\$54** (age 12 and up)

One Day Child Ticket **\$41** (age 3 to 11)

Available at all office locations.

Schlitterbahn - New Braunfels

One Day Adult Ticket **\$56** (age 12 and up)

One Day Child Ticket **\$41** (age 3 to 11)

Available at all office locations.

Splash Kingdom Waterparks

One Day Ticket **\$19** (age 3 and up)

Available at all office locations, with the exception of our Lufkin and Nacogdoches offices. Valid at Canton, Greenville, Shreveport, Hudson Oaks and Amarillo parks only.

Splash Kingdom - Nacogdoches

One Day Ticket **\$16** (age 3 and up)

Available at our Lufkin and Nacogdoches offices. Valid at Nacogdoches park only.

*Prices valid for 2019 season. Prices subject to change without notice. Contact ETPCU at 903.323.0230 or visit www.etpcu.org for details.

Project F.I.T. Class Schedule

Learning to manage your money takes practice, and knowing where to start can be a challenge. East Texas Professional Credit Union can help you achieve financial independence with our Project F.I.T. Program. Designed for members age 12-22, this program teaches how to budget, save and live within your earnings. On-site curriculum is also available at participating local high schools during the school year. Call to reserve space for an upcoming course in our Longview office.

July 25, 2019

August 29, 2019

September 26, 2019

October 24, 2019

November 21, 2019

December 19, 2019

903.323.0230 ★ 800.256.5009

Notice to Members

Pursuant to Texas Credit Union Department Rule 91.3.15, documents relating to East Texas Professional Credit Union's finances and management are available at www.etpcu.org or by contacting East Texas Professional Credit Union Senior Management at 903.323.0230.

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

East Texas Professional Credit Union
P.O. Box 6750
Longview, TX 75608
comments@etpcu.org

The Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the Credit Union by contacting the Texas Credit Union Department at:

914 East Anderson Lane
Austin, Texas 78752-1699
Phone: 512.837.9236
Fax: 512.832.0278
Email: complaints@tud.texas.gov
Website: www.tud.texas.gov

Important Precautions to Help Reduce Your Risk of Fraud and Identity Theft

As use of credit cards, debit cards and ATM cards continues to increase, it is important to take precautions to reduce your risk of fraud and identity theft. Keep these useful tips in mind to protect your accounts and reduce your risk of unwanted account activity:

Regularly review your account statements: Frequent review of accounts online helps to quickly recognize unauthorized activity. Verify transactions by matching purchases to your account statements.

Keep personal information up to date: It is important that your Credit Union has your current phone numbers in the event that you need to be contacted to verify account transactions. Remember that the Credit Union will never ask you for identifying information such as account numbers, card numbers or your PIN.

Notify the Credit Union about upcoming travel: If you are planning to travel outside of the area, notify ETPCU before you leave if you plan on using your debit or credit card. You can do this by phone, in person or via the ETPCU mobile app. It's also a good idea to carry more than one form of payment while traveling.

Keep your PIN confidential: No one should know your PIN, including the Credit Union. Your PIN should never be written on or stored with your card, and you should never allow another person to enter your PIN for you. Avoid using personal information such as your birth year or Social Security Number as your PIN.

Protect your personal belongings: Lost or stolen luggage, purses or wallets is a leading cause of identity theft. Reduce the number of personal items you carry that contain personal information, and never leave these items unattended in your vehicle.

Be suspicious of unsolicited offers: If you receive an unsolicited offer via postal mail, email, social media, phone call, or text

message that requires you to provide your PIN, card number or other personal information, do not respond. Instead, contact the business using a different phone number to confirm the legitimacy of the request.

Protect your computers: Updated anti-spyware and firewalls on your computer are a necessity. Certain phishing and pharming attacks track your internet activity without your knowledge, or contain software that can be harmful to your computer. New attacks are found daily, so using current software can identify and combat such threats.

Report lost or stolen cards: If you misplace your card, leave it in a public place, or it is stolen, contact Card Services immediately to report it. You can temporarily disable your ATM or debit card via the Card Controls tab on ETPCU's Mobile App.

Pay with an attendant for gas transactions: Fraudsters continue to target gas pumps, and since skimmers are no longer located on the outside of the pump, recognizing an affected pump is becoming more difficult. Most information stolen via a gas pump skimmer is used to make ATM withdrawals in a different area other than the skimmer. Your risk of information theft from a skimmer can be greatly reduced when you pay an attendant inside rather than paying with your card at the pump.

East Texas Professional Credit Union employs fraud analysts that work hard to monitor and identify fraudulent activity before your accounts are affected. We have established relationships with analysts from other financial institutions as well as local law enforcement officials, and alert each other when unusual activity is discovered. Following the routine above allows you, our members, to assist in protecting your personal information and also limits potential liability for unauthorized transactions. You can contact Card Services 24 hours a day, seven days a week at 903.323.1245 or 800.442.4757.



12 Locations
Across East Texas

Carthage ★ Gilmer ★ Hallsville
Henderson ★ Kilgore ★ Longview
Lufkin ★ Marshall ★ Nacogdoches
Pine Tree ★ Spring Hill ★ Tyler



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