

# The Professional Touch

First Quarter 2018



## Scholarship Applications Now Available to High School Seniors

East Texas Professional Credit Union has awarded a total of \$339,000 in college scholarships since the implementation of our scholarship program in 2001. In 2017, scholarships were awarded to 17 deserving graduates from area public high schools within our field of membership. These scholarships are awarded in two separate categories:

ETPCU McLauchlin Scholarship - \$2,000  
(for those who wish to pursue an education degree)

ETPCU Presidential Scholarship - \$1,000  
(for those who wish to pursue a degree in any field)

Applications are available online at [www.etpcu.org](http://www.etpcu.org). They may also be picked up at the counselor's office at any public high school within our field of membership, or at any Credit Union office location.\*

**Deadline: March 1, 2018**



903.323.0230 ★ [etpcu.org](http://etpcu.org) ★ Federally insured by NCUA



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

\*The student or an immediate family member must have a Credit Union account in good standing to qualify for either scholarship. Scholarship eligibility extends to anyone attending a public high school (including charter schools) within the following counties: Anderson, Angelina, Camp, Northern Cherokee, Gregg, Harrison, Henderson, Marion, Nacogdoches, Panola, Rusk, Smith, Upshur. Also included are public high schools in Daingerfield in Morris County, Hughes Springs and Avinger in Cass County.

# Holiday Hours

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

**Martin Luther King, Jr. Day**  
**Monday, January 15, 2018**

**Lobby & Drive Thru Open**  
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**

**Presidents' Day**  
**Monday, February 19, 2018**

**Lobby & Drive Thru Open**  
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 and the automated teller system.

# Important Changes for Mobile Deposits

Recent changes to Federal Regulation CC have necessitated strict requirements for endorsements on checks deposited using East Texas Professional Credit Union's Mobile App. All checks deposited through the Mobile App must have the words "for mobile deposit only" printed under your signature on the back of the check. Mobile deposits made without this verbiage must be rejected during the audit process and deducted from your account balance. As a precaution, always retain the original check deposited using ETPCU's Mobile App for at least 30 days before shredding the check. If you have questions regarding mobile deposit or other features of the Mobile App, please visit any of our 12 locations or contact East Texas Professional Credit Union at 903.323.0230.

# Annual Membership Meeting Scheduled For April 21

East Texas Professional Credit Union's annual membership meeting will be held at the 409 E. Loop 281 office in Longview on Saturday, April 21, 2018 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.



**Home**  
is where  
your story  
begins.

Home is not a place, it's a feeling.  
Home is where love resides and memories are created.  
Let us help you find the place to live your story.  
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. Our loans feature low rates, low closing costs and no PMI on any in-house loans less than 90% LTV.

**Interim Construction\***  
**Home Equity\***

**Featuring one time closing  
with substantial  
savings in closing costs.**

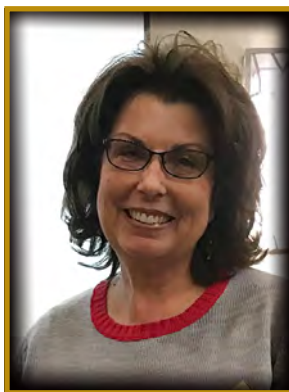
\*Restrictions apply. Visit ETPCU for details.

# NEW! Online Loan Payment Via ACH or Credit Card

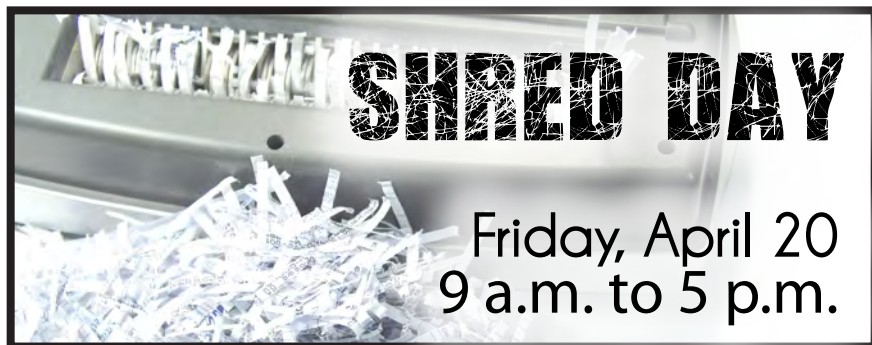
Members can now make loan payments via ACH or Credit Card (as accepted) in just a few short steps from anywhere and any device. We accept Mastercard Credit and Debit, Discover Credit and Visa Debit. A \$10 processing fee will be assessed for each loan payment processed. Should you experience any issues with processing, please contact one of our Call Center Representatives at 903.323.1238 during normal business hours, Monday-Thursday, 9 a.m. to 5 p.m., Friday, 9 a.m. to 6 p.m., and Saturday, 9 a.m. to 1 p.m. Payments cannot be scheduled on weekends or Credit Union holidays. Mortgage and Credit Card loan payments are not accepted through the Online Loan Payment system and must be submitted by mail, in person, or via telephone with a Credit Union representative at 903.323.1238. For more information about online loan payments or to get started, visit our website at [www.etpcu.org](http://www.etpcu.org).

## Debra Taylor Named ETPCU Employee of the Year

Debra Taylor has been recognized by East Texas Professional Credit Union as Employee of the Year for 2017. Debra has served as a Loan Officer, Financial Services Representative and Assistant to the Branch Manager in the Kilgore office since 2003. She was nominated and selected by fellow employees for her exemplary work ethic and for eagerly accepting additional duties and responsibilities. Debra is willing to go above and beyond the ordinary expectations and she exemplifies what an Employee of the Year should be. Congratulations, Debra!



Debra Taylor



## Update Contact Information

With the beginning of the new year, we ask that you check your accounts for current information. Please make sure that your address, email address, phone numbers, joint owner and beneficiary information is updated with correct data.

## 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.

## Daylight Saving Time

Daylight Saving Time begins Sunday, March 11 at 2 a.m. Don't forget to set your clocks!

## Project F.I.T. Class Schedule

January 25, 2018  
February 22, 2018  
March 29, 2018  
April 26, 2018

Financial Independence Training  
For Members Age 12-22

Call to reserve space  
for an upcoming course

903.323.0230 ★ 800.256.5009

# Six ETPCU Employees Promoted



**Kerri Dalme**  
Vice President  
Branch Operations  
Western Division



**Kelly Evans**  
Vice President  
Branch Operations  
Eastern Division



**John Griffin**  
Senior Vice President  
Lending and  
Account Resolutions



**Tamara Johnson**  
Assistant Vice President  
E-Banking Auditor



**Ubaldo Meraz**  
Assistant Vice President  
Operations Management  
Trainee



**Amber O'Pry**  
Assistant Vice President  
Branch Manager  
Nacogdoches

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

**Kerri Dalme** has been appointed to the position of **Vice President/Branch Operations-Western Division**. Her career with ETPCU began in November, 2003 as a Consumer Loan Processor. She has more than 17 years experience in the financial services industry and has worked in various positions with ETPCU, including Branch Coordinator and Executive Assistant. Kerri currently serves as the Vice President over the East Texas Chapter of Credit Unions.

**Kelly Evans** has been named **Vice President/Branch Operations-Eastern Division**. Kelly has been an employee of ETPCU since January, 2004 when she was hired as a Collection Representative. In 2007, she was named collection supervisor and has served as Branch Manager of the Marshall office since 2014.

**John Griffin** is serving as **Senior Vice President/Lending and Account Resolutions**. John is a 2001 graduate of the University of Houston and also graduated with honors from Southwest CUNA Management school in 2006. He has been in the banking industry since 1996 and began his career with ETPCU in 2003. During his time with the Credit Union, John has served as Assistant Vice President/Loan Projects and Loan Department Manager, Vice President/Consumer Lending, and most recently as Senior Vice President/Consumer Lending.

**Tamara Johnson** has been appointed to the position of **Assistant Vice President/E-Banking Auditor**. Tamara has worked in the finance industry since 1998 and started her career at ETPCU in September, 2009 as the Lead Vault Teller in the Kilgore office. She has also served as the Teller Supervisor in the Longview office and most recently as the Teller/E-Banking Auditor in Longview.

**Ubaldo Meraz** has been named **Assistant Vice President/Operations Management Trainee**. 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 and most recently, Consumer Loan Officer in the Kilgore office. Ubaldo is active in the Kilgore Community, graduated from the Kilgore Police Department Citizens Police Academy and serves on the Board for the Kilgore High School Soccer Booster Club.

**Amber O'Pry** is serving as **Assistant Vice President/Branch Manager-Nacogdoches**. Amber has been an employee of East Texas Professional Credit Union since 2015 when she was hired as the Nacogdoches Branch Manager. She has more than 12 years experience in the financial services industry, including numerous lending and management positions. Amber is a Nacogdoches native, is active in the community, and credits her continued success to the community members and her co-workers.