

The Professional Touch

FOURTH QUARTER 2022

GET READY FOR THE FUTURE WITH AN ETPCU SCHOLARSHIP

East Texas Professional Credit Union has awarded a total of \$439,000 in free money for college since the implementation of our scholarship program in 2001. In 2022, scholarships were awarded to 15 deserving seniors from high schools within our field of membership.

These scholarships were awarded in two separate categories each year:



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 etpcu.org. They may also be picked up at the counselor's office at any high school within our field of membership, or at any East Texas Professional Credit Union office location.*

*The applicant, or an immediate family member, must have a Credit Union account in good standing to qualify for either scholarship. (An immediate family member is defined as a parent, grandparent, brother or sister.) Scholarship eligibility extends to any graduating high school senior attending school within the following counties: Anderson, Angelina, Camp, Cass, Northern Cherokee, Gregg, Harrison, Henderson, Marion, Morris, Nacogdoches, Panola, Rusk, Smith, Titus and Upshur. THE APPLICANT MUST QUALIFY FOR MEMBERSHIP THROUGH ONE OF THE COUNTIES THAT WE SERVE.



903.323.0230 ★ 800.256.5009 ★ etpcu.org
Federally Insured by NCUA ★ etpcu.org



Let's Celebrate!



International Credit Union Day has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise awareness about the great work that credit unions are doing around the world, give members the opportunity to get more involved, and to show members our appreciation.

In recognition of this special day, East Texas Professional Credit Union will host a Member Appreciation Day at all locations on Thursday, October 20, 2022. Refreshments will be served throughout the day and drawings will be held for exciting cash prizes. We invite you to visit any of our 21 office locations and join the celebration! We love helping our members and serving your financial needs. Thank you for choosing East Texas Professional Credit Union!

HOLIDAY HOURS

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

COLUMBUS DAY

Monday, October 10, 2022
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

VETERANS' DAY

Friday, November 11, 2022
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

THANKSGIVING DAY

Thursday, November 24, 2022
All Offices Closed

CHRISTMAS DAY

Observed
Monday, December 26, 2022
All Offices Closed

NEW YEAR'S DAY

Observed
Monday, January 2, 2023
All Offices Closed

FREE SHRED DAY & FLU SHOT CLINIC

A free shred day is planned from 9 a.m. to 5 p.m. on Thursday, October 20 at our Longview office located at 409 E. Loop 281. Credit Union employees will shred up to two grocery store sacks of personal or business documents per member. The free shred day is designed to foster identity theft prevention by securely destroying paper documents such as checks, tax information and ATM receipts that contain personal information.

ETPCU will host a flu shot clinic on Thursday, October 20 from Noon until 5 p.m. Medical professionals will be at the 409 E. Loop 281 office in Longview offering flu vaccines for a fee. The minimum age to receive a flu vaccine is 14 years.

FRAUD PREVENTION

Scams, identity theft, viruses, worms and credit card fraud are happening more frequently. Our members are continually concerned with these threats to their financial information and often seek assistance. East Texas Professional Credit Union is committed to educating our members about the numerous security risks you face, and we work hard to keep you informed about newly discovered breaches, threats and attacks on your personal information



KnowBe4 offers helpful tips to stay a step ahead of identity thieves. With comprehensive educational videos, articles and quick tips, KnowBe4 is easy to use and provides the most up-to-date information to equip our members with fraud prevention knowledge. To access this content and get on the road to fraud prevention, visit our website at www.etpcu.org/e-services/security-news.

OUT AND ABOUT

East Texas Professional Credit Union takes pride in being a part of the communities we serve. In the last few months we have been able to be a part of the Hallsville Community Pep Rally, we have delivered over 30,000 ETPCU planner calendars to surrounding schools in our field of membership, attended local pep rallies, and served breakfast at numerous back-to-school events.

The East Texas Professional Credit Union Kindness Crew has also been out and about the last few months delivering ice cold water to those enduring the Texas heat, hosted a financial Reality Fair, and participated in the Titus Regional Medical Center Baby Fair.

We are thankful to be a part of our communities, and we have more opportunities to get involved coming up! Follow us on social media to keep up with our events and outreach.

 @ East Texas Professional Credit Union
 @easttexasprofessionalcu



Holiday Skip-A-Payment

OUR GIFT TO YOU

In order to qualify for the Skip-A-Payment option, your loan must meet the following criteria:

Your November payment must be paid prior to skipping your December payment.

You must have completed a minimum of six monthly payments.

There can be no more than three late payments (11-30 days delinquent) within the last 12 months.

All other loans must be current.

There cannot have been a payment skipped or extended on the subject loan within the last 12 month period.

CALL US AT 903.323.0230

*Not applicable on the following loan types: real estate, home equity, home improvement, credit cards and all commercial loans. All Skip-A-Payments subject to ETPCU's normal credit guidelines and also the specifications listed above. Skip-A-Payment is for one month's loan payment, regardless of payment frequency. If the loan payment is made through payroll deduction/direct deposit, bank draft or automatic transfer, the normal payroll distribution will be deposited into the member's share account.



21 LOCATIONS ACROSS EAST TEXAS

Carthage ★ Daingerfield ★ Diana
Gilmer ★ Hallsville ★ Henderson
Hughes Springs ★ Jefferson
Kilgore ★ LeTourneau ★ Longview Loop
Lufkin ★ Marshall Main
Marshall North ★ Mt. Pleasant North
Mt. Pleasant South ★ Nacogdoches
Pine Tree ★ Spring Hill
Tyler ★ Wildwood



PROJECT F.I.T.

Financial Independence Training

For Members Ages 12-22

October 27, 2022

November 17, 2022

December 15, 2022

Call to reserve a spot.

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