

The Professional Touch

First Quarter 2025

100K
MEMBERS
thank you!

We are thrilled to announce that our Credit Union has reached an incredible milestone: 100,000 members! This achievement is a testament to the trust and loyalty our East Texas community has shown, and we are so grateful for each and every one of you. As we continue to grow, we remain focused on our core mission: to provide financial solutions that help our members thrive. Reaching 100,000 members is not just a number; it reflects the strong relationships we've built over the years and our unwavering commitment to serving you with integrity and care. We are excited about the future and the opportunity to offer even more value, support, and resources to all our members. Thank you for being part of this incredible journey with us — we couldn't have reached this milestone without you!

CHANGE IN TERMS NOTICE

East Texas Professional Credit Union is pleased to announce the following fee reduction effective October 1, 2024:

The Insufficient Funds (NSF) Fee has been reduced from \$25.00 to \$10.00 per item.

The maximum number of fees per share suffix each calendar day remains unchanged at five (5).

The fees associated with the Overdraft Courtesy (ODC) Program remain unchanged.

The ODC Program authorizes the Credit Union to pay overdrafts drawn on your account up to a maximum of \$200.00, including fees. Participation in this Program is optional and is not required by the Credit Union. We pay overdrafts at our discretion as a non-contractual courtesy, which means we do not guarantee that we will always authorize and pay any type of transaction.

The Overdraft Courtesy Program service is not a line of credit and is not guaranteed.



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21 LOCATIONS ACROSS EAST TEXAS

903.323.0230 ★ 800.256.5009 ★ etpcu.org

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EAST TEXAS PROFESSIONAL CREDIT UNION SCHOLARSHIPS



ETPCU McLaughlin Scholarship - \$4,000

(For students who plan to pursue a degree in education.)

ETPCU Presidential Scholarship - \$2,000

(For students who plan to pursue a degree in any field.)

Please submit your application by February 15, 2025.

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 student, or an immediate family member, must have a Credit Union account in good standing to qualify for either scholarship.

The applicant must be a graduating senior attending high school within East Texas Professional Credit Union's field of membership. Scholarship eligibility extends to students attending school in Anderson, Angelina, Camp, Cass, northern Cherokee, Franklin, Gregg, Harrison, Henderson, Marion, Morris, Nacogdoches, Panola, Rusk, Smith, Titus and Upshur counties. THE APPLICANT MUST QUALIFY FOR MEMBERSHIP THROUGH ONE OF THE COUNTIES THAT WE SERVE.

Holiday Hours

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

Martin Luther King, Jr. Day

Monday, January 20, 2025

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 17, 2025

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

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.

Annual Membership Meeting

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 26, 2025** 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 drawings for cash prizes will be held following the business portion of the meeting. We look forward to seeing you at this important event.

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 or by contacting East Texas Professional Credit Union Senior Management at 903.323.0230.

OUT AND ABOUT

East Texas Professional Credit Union is proud to be involved in the communities we serve. Over the past few months, we've participated in several high school pep rallies. ETPCU is a proud sponsor of the Friday Night Scoreboard Show, Teacher of the Week, and Coach of the Week. We've also been involved in the East Texas Yamboree parade, Marshall CASA Trunk or Treat, Gilmer Treats on the Square, Daingerfield Days, and more.

The Kindness Crew has been busy, too! Lunch was provided at the 4th Annual Back the Blue Golf Tournament, to all Gilmer ISD staff members, and several other community events. Twenty-five gallons of free hot chocolate were served during the Kilgore Christmas Parade, and Crew members also participated in several other holiday events. A Thanksgiving food drive was also organized to support local families in need. The Kindness Crew supported the UIL Region IV 5A marching competition at Sam Parker Stadium as part of their ongoing community efforts.

It's an honor to be part of these special moments. Follow us on social media to stay updated on our events!



East Texas Professional Credit Union is thrilled to announce our employee award winners and promotions! These staff members were recognized for their outstanding service, positive attitudes, and strong work ethic. We're grateful to have you as part of our Credit Union family and appreciate your dedication to our members and supporting the mission of our Credit Union family.

ANNUAL EMPLOYEE AWARD WINNERS & PROMOTIONS



Janice Crews
promoted to VP
Marketing Manager



Morgan White
promoted to HR
Assistant Manager



Jailyrn Pickron
promoted to
Marketing Specialist



Niki Carpenter
promoted to VP Real
Estate Manager



Charles Phillips
promoted to Fraud
Manager



Chelsie Smith
promoted to AVP
Sr. Credit Buyer



Outstanding Supervisor
Eric Rodriguez
promoted to Branch
Manager



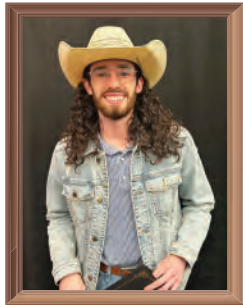
MVP
Ubaldo Meraz
promoted to AVP
Branch Manager II



**Outstanding
Productivity**
Selina Martinez



Eva Luna
Outstanding Spirit



Jackson Warren
Rising Star



Valentino Valentine
Team Player



Zachary King
**Outstanding
Achievement**



Taria Hattley
**Outstanding
Member Service**



Clarisa Rasberry
Rookie of the Year



Ieshia Jackson
**Outstanding
Branch Employee**



Natalie Bunger
Employee of the Year

Employee of the Year

Natalie Bunger has been named the 2024 Employee of the Year by East Texas Professional Credit Union for her hard work and dedication.

Natalie began her journey with ETPCU as a Branch Manager in Training in Marshall before transitioning into Collections. She then served as the Hallsville Branch Manager before stepping into her current role as a Loan Officer at the Administration Building in Longview. Throughout her time with the Credit Union, she has consistently demonstrated great commitment, professionalism, and excellence. Congratulations to Natalie on this well-earned recognition!

****Beware of Clicking Ad Links on Social Media: The Hidden Risks****

Social media has become a powerful way to stay connected, share experiences, and shop. However, with increased use comes a rise in ads appearing in your feeds. While many may seem harmless, they can pose significant risks to your privacy and security. Here's what you need to know about the dangers of clicking on ad links:

Phishing Scams

Many social media ads are designed to deceive. They might appear legitimate, offering discounts or exclusive deals, but clicking on them can lead to fake websites that steal personal information. These sites often mimic trusted brands and may request sensitive data, such as login credentials, credit card numbers, or social security numbers.

Malware and Ransomware

Clicking on malicious ads can lead to harmful websites that install malware on your device. This software can steal your data, monitor your activity, or lock your files in a ransomware attack demanding money for their return. These attacks often happen without any visible signs, making them harder to detect.

Data Privacy Concerns

Even if you avoid scams and downloads, some ad links track your online activity. These tracking mechanisms gather information about your browsing habits, location, and interests. This data is often sold to advertisers and third parties. This invasion of privacy can lead to unwanted ads, targeted manipulation, or even identity theft.

Fake Products and Services

Social media is flooded with ads promising amazing deals on trendy products. However, many of these ads promote counterfeit or low-quality goods. Clicking on these links could lead to purchasing items that are misrepresented, never delivered, or completely worthless.

****How to Protect Yourself****

Be cautious when engaging with ads on social media. Stick to trusted brands, check website URLs for legitimacy, and avoid entering personal details unless you're certain the site is safe. Consider using ad-blockers and security software to provide an extra layer of protection. When in doubt, do a quick online search to see if others have reported any problems with the product or service being advertised.

By staying vigilant, you can enjoy the benefits of social media without falling victim to its hidden risks. Think twice before clicking that ad link and keep your online experience safe and secure.

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AUTO ★ HOME ★ PERSONAL

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HAPPY Retirement



Karen Atkinson (left) and Debbie Pearce (right) are both retiring after remarkable careers with East Texas Professional Credit Union.

Karen began her journey with the credit union as a loan secretary before advancing to the role of loan officer. She dedicated 36 years to the loan department. Her final day was December 6, 2024.

Debbie started her career as a loan secretary, then advanced to loan processor, loan officer, and internal auditor. She later transitioned into accounting, worked as an accountant, and ultimately became Senior Vice President Accounting Manager. Debbie dedicated 39 years to the credit union, and her last day was December 20, 2024.

We are incredibly grateful for their years of hard work, dedication, and the positive impact they've made on our members and community. Please join us in wishing them both a happy and fulfilling retirement.

Project F.I.T. Financial Independence Training For Members Ages 12-22

**January 30, 2025 ★ February 27, 2025
March 27, 2025**

Call us at 903.323.0230 to reserve space for an upcoming financial literacy course. Project F.I.T. is taught at our 5000 E. George Richey Rd. office location in Longview. The course length is one hour and begins at 5:00 p.m.

On-site curriculum is also available at participating local high schools.

IMPORTANT TAX REFUND INFORMATION

- ★ All payees must sign the back of a government issued tax refund check.
- ★ All payees must be on an account for a tax refund direct deposit.
- ★ Government issued checks made payable to two people can only be deposited to an account with the same two people on the account.
- ★ Account holder's name must be printed on the tax refund prepaid card. Proper identification will be required for negotiation.
- ★ All tax refund prepaid debit cards must have an EMV/microchip to be processed.

ARE YOU PAYING TOO MUCH FOR INSURANCE?

For a FREE, NO-OBLIGATION quote tailored to your individual insurance needs, visit us at 2395 HG Mosley Pkwy. or call 903-323-1294 or 800-256-5009, extension 1294.

We provide a range of coverage options for auto, home, and life insurance.



Neighborhood Financial Services, LLC (NFS) is a Credit Union Service Organization (CUSO) owned by East Texas Professional Credit Union and licensed through the CU Financial Group. NFS is an independent insurance agency housed within the Credit Union.