

The Professional Touch

FOURTH QUARTER 2024

BRIGHT FUTURES BEGIN WITH US

EAST TEXAS PROFESSIONAL CREDIT UNION SCHOLARSHIP

Since the inception of our scholarship program in 2001, East Texas Professional Credit Union has proudly awarded a total of \$484,000 in scholarships to support students pursuing higher education. In 2024, we extended this support to 15 deserving high school seniors from schools within our field of membership. Our scholarships are awarded in two distinct categories each year.

ETPCU McLauchlin 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.)

Through these scholarships, we aim to support and celebrate the diverse achievements and aspirations of our students, helping them to achieve their academic and career goals. Please submit your application by February 15, 2025.



21 LOCATIONS ACROSS EAST TEXAS
903.323.0230 ★ 800.256.5009 ★ etpcu.org
Federally Insured by NCUA



*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. 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.

EXCITING UPDATE: YOUR FICO SCORE ON YOUR MONTHLY STATEMENTS!

We are excited to announce that your FICO (Fair Isaac Corporation) credit score will now be prominently displayed in the top right corner of your account statement. You can also view your FICO score on statements thru our mobile app. We've included this feature to help you keep track of your credit health easily.

The score will be updated quarterly and will remain visible each month until the next update. Additional information and disclosures about your score will be on the last page of your statement.

It's important to note that there are various credit scoring models available (such as Credit Karma, FICO, Vantage, etc.), each with its own scoring scale. While you might see different scores depending on the model used, we rely on the standard FICO scoring model provided by Experian, which is widely used across industries. The score we display is based on a soft pull, and it does not impact your credit score.

If you would rather not have your credit score included on your statement, you can opt out by contacting a Financial Service Representative or by calling us at 903.323.0230 or 800-256-5009.

We hope this new service helps you manage your finances confidently. Thank you!

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

COLUMBUS DAY

Monday, October 14, 2024
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

Monday, November 11, 2024
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 28, 2024
All Offices Closed

CHRISTMAS DAY

Wednesday, December 25, 2024
All Offices Closed

NEW YEAR'S DAY

Wednesday, January 1, 2025
All Offices Closed

INTERNATIONAL CREDIT UNION DAY

Since 1948, International Credit Union Day has been observed on the third Thursday of October to highlight the incredible work credit unions do globally, encourage member engagement, and express our gratitude.

This year, East Texas Professional Credit Union is thrilled to celebrate Member Appreciation Day on Thursday, **October 17, 2024**. Join us at any of our 21 locations for a day of festivities, including refreshments and exciting cash prize drawings. We're eager to show our appreciation and celebrate with you! Thank you for being a valued member of East Texas Professional Credit Union.

FREE SHRED DAY AND FLU SHOT CLINIC

A free shred day is planned from **9 a.m. to 5 p.m.** on **Thursday, October 17** at our Longview office located at 409 E. Loop 281. Credit Union employees will shred no more than 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 17 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.

OUT AND ABOUT

East Texas Professional Credit Union takes pride in being an active part of the communities we serve. Over the past few months, we have distributed over 30,000 ETPCU planner calendars to schools within our field of membership, attended local pep rallies, and served breakfast at various back-to-school events.

The ETPCU Kindness Crew has also been busy making a difference. We served free hot dogs at the Hallsville Back-to-School Pep Rally and the Diana Community Pep Rally, cooked lunch for the Daingerfield ISD convocation and for Skeeter Performance Fishing Boats Employees. Additionally, we provided bottled water and snacks for the Bobcat Belles summer workout and the Longview ISD Lobo Strength and Conditioning Camp. Our Kindness Crew also lent a hand at Mission Carthage, helping pack and deliver food boxes to clients. Throughout these events, we also shared information about the Credit Union's products and services.

We are grateful to be part of our communities and look forward to more opportunities to get involved. Follow us on social media to stay updated on our events and outreach initiatives!

 @ East Texas Professional Credit Union
 @easttexasprofessionalcu

Project F.I.T.

Financial Independence Training

For Members Ages 12-22

October 24, 2024

November 21, 2024

December 19, 2024

Call to reserve a spot.

903.323.0230 ★ 800.256.5009





HOLIDAY SKIP-A-PAY

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.

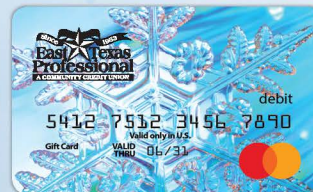
There can be no more than three late payments (11-30 days delinquent) within the last 12 months.

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.

*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.

**FREE
MasterCard
Gift Card***



*Regular purchase fee of \$2.50 waived for ETPCU members through 12/31/24. Gift cards available with lobby tellers at all locations (while supplies last). Ten card limit.

ARE YOU PAYING TOO MUCH FOR INSURANCE?

For a FREE, NO-OBLIGATION quote tailored to your individual insurance needs, contact us today at 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.