

The Professional Touch

Third Quarter 2020

2020 SCHOLARSHIP RECIPIENTS ANNOUNCED

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

2020 McLauchlin Scholarship Recipients \$2,000 Honor - Education Majors:

Jocelyn Howell – New Diana High School

Kaitlyn Qualls – New Diana High School

Macey Russell – Harmony High School

Zachary Thomas - Texas Early College High School

Clarissa Vantassel - Martinsville High School

2020 Presidential Scholarship Recipients \$1,000 Honor - All Majors:

Zoe Brown – Longview High School

Connor Davis – Carthage High School

Lizbeth Saldana Gamez – Jacksonville High School

Wyatt Hagle – Chireno High School

Nick Hamilton – Gilmer High School

Ashtyn Jones – Longview High School

William Lanigan – Lufkin High School

Gracie Russell – Longview High School

Trinity Shipp – Harmony High School

Trevor Williams – Sabine High School



AUTO SAVINGS

NOW IS THE TIME TO FINANCE YOUR VEHICLE WITH EAST TEXAS PROFESSIONAL CREDIT UNION!

RATES STARTING AS LOW AS*

1.99%
APR

Maximum term 36 months
Payment estimate: \$28.64 per \$1,000

2.99%
APR

Maximum term 60 months
Payment estimate: \$17.97 per \$1,000.

*ETPCU membership required. Subject to: credit score, loan to value, age of collateral, and normal ETPCU underwriting guidelines. Rate and terms subject to change without notice. Not applicable on existing ETPCU loans and no other discounts apply.



903.323.0230 ★ 800.256.5009 ★ etpcu.org



Annual Meeting Rescheduled

We are happy to announce that the East Texas Professional Credit Union Membership Meeting has been scheduled for Saturday, August 22, 2020 at 9:00 a.m. The meeting will be held at Spring Hill High School Panther Stadium located at 2800 E. George Richey Rd. Longview, Texas 75604.

This invitation is extended to all members and their families, as well as anyone interested in learning more about our Credit Union. This meeting is your annual opportunity to be involved in the direction of your Credit Union. Drawings for cash prizes will be held following the business portion of the meeting. We look forward to seeing you there.

Each year at the Annual Membership Meeting, three Board terms expire. Those Board Members whose terms will expire this year are Mrs. Reba Allison, Mr. James E. Johnson, and Mr. Joel Hale. These individuals hope to be re-elected and continue serving you. Mr. Vicente Huerta, serving on an interim term since 2019, will also be included in the vote. Visit our website at etpcu.org for annual report information.

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

Holiday Hours

Independence Day
Saturday, July 4, 2020
All Offices Closed

Labor Day
Monday, September 7, 2020
409 E. Loop 281; Longview
Drive Thru Hours: 8 a.m. - 5 p.m.
All Other Offices Closed

Columbus Day
Monday, October 12, 2020
409 E. Loop 281; Longview
Drive Thru Hours: 8 a.m. - 5 p.m.
Lobby Hours: 9 a.m. - 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.

Learn About Our Home Loans



East Texas Professional Credit Union wants to be your mortgage lender! We offer a variety of mortgage lending products to meet your needs - whatever they may be! For your convenience, there are several ways to apply for any type of mortgage loan. Visit etpcu.org and apply online from our home page to submit an application. You may also visit any branch location to pick up a mortgage packet, or submit a request for an application to be sent directly to you by emailing mortgage.lending.org. Our Mortgage Lending Specialists are available at the Real Estate Center at 409 E. Loop 281 Longview, Texas and are willing to assist with applications, credit counseling or any other mortgage lending needs.

Purchase: If you are interested in purchasing your dream home, East Texas Professional Credit Union will finance up to 95% of the purchase price or appraised value, whichever is less. We offer great rates and low closing costs. If you already live in your dream home, we can also refinance your current residential loan from another lender.

HELOC (Home Equity Line of Credit): A HELOC allows you to withdraw funds, up to a predetermined limit, whenever you need money. You also have the option to pay only the interest during the draw period, or you can choose to pay off as much of the line of credit as desired each month. East Texas Professional Credit Union offers HELOCs up to \$150,000 with no closing costs.

Home Equity: A Home Equity loan utilizes your home's value to allow you to borrow money for almost anything. You can estimate the amount of equity in your home by taking 80% of the current market value and deducting any outstanding mortgage amount or other liens. East Texas Professional Credit Union offers free electronic property evaluations on Home Equity loans.

Interim Construction: If you are planning to build, we can finance the construction of your new home as well as the permanent financing. East Texas Professional Credit Union offers one-time close construction loans up to 90% LTV. We also offer 24 month interest only lot and / or less than 10 acres land loans with the intention to build a new home in the future.

For additional information regarding any of our mortgage loan products, to obtain rate and term information, or to schedule an appointment, please call 903.323.0232 or 800.256.5009 x1232. You are also welcome to stop by and visit with a Mortgage Lending Specialist at your convenience. We look forward to serving your mortgage lending needs.

Project F. I. T. Class Schedule

June 25, 2020

July 30, 2020

August 27, 2020

September 24, 2020

October 29, 2020

November 19, 2020

December 17, 2020

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.

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

Federally Insured by NCUA

QUICK FACTS



F. I. T. FOR YOU

F. I. T. CHECKING*

- AVAILABLE TO MEMBERS 12 AND OLDER
- NO MONTHLY SERVICE FEES
- MONTHLY DIVIDENDS ON BALANCES OF \$1,000 OR MORE
- FREE INTERNET AND MOBILE BANKING
- COMPLIMENTARY INSTANT ISSUE DEBIT/ ATM CARDS*†
- FREE AUTOMATED TELLER PHONE SERVICES

F. I. T. SAVINGS*

- LOW MINIMUM OPENING DEPOSIT
- QUARTERLY DIVIDENDS ON BALANCES OF \$100 OR MORE
- FREE INTERNET AND MOBILE BANKING
- ATM CARDS WITH NO MONTHLY SERVICE FEES (AGES 12 AND OLDER)
- FREE AUTOMATED TELLER PHONE SERVICES

F. I. T. TERM SHARE CERTIFICATE**

- FEATURING A SPECIAL RATE AT 5% APR* (AGES 12-22)
- DEPOSITS ALLOWED
- MINIMUM OPENING AMOUNT \$100
- CERTIFICATE TERM 12 MONTHS
- MAXIMUM CERTIFICATE AMOUNT \$1000

F. I. T. MICRO LOAN PROGRAM**

- AVAILABLE FOR MEMBERS AGE 12-17
- LOANS AVAILABLE IN AMOUNTS FROM \$25 TO \$300
- RATES GRANTED AT THE LOWEST PERSONAL LOAN RATE
- FINANCIAL RESOURCES FOR REPAYMENT MUST BE DEMONSTRATED

F. I. T. FIRST TIME AUTO LOAN PROGRAM**

- AVAILABLE FOR MEMBERS AGE 15-22
- RATE GRANTED AT THE LOWEST AUTO LOAN RATE BASED ON YEAR AND MODEL
- FINANCIAL RESOURCES FOR REPAYMENT MUST BE DEMONSTRATED



* Members 17 and younger must have a parent or legal guardian joint on all accounts. ** Requires active ETPCU savings and checking accounts. Financial literacy course completion required (Reality 101 or equivalent). Term Share Certificate Rate subject to change without notice. Other restrictions apply. Visit ETPCU for details. † Offer valid for new accounts only. One complimentary instant issue card per new account.

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 contact information 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 if 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. 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.



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13 Locations Across East Texas

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