

The Professional Touch

Fourth Quarter 2020

GET READY FOR THE FUTURE WITH AN ETPCU SCHOLARSHIP

East Texas Professional Credit Union has awarded a total of \$399,000 in college scholarships since the implementation of our scholarship program in 2001. In 2020, scholarships were awarded to 15 deserving graduates from high schools within our field of membership. These scholarships are 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)

**APPLICATION
DEADLINE
MARCH 1, 2021**

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 anyone attending an accredited high school within the following counties: Anderson, Angelina, Camp, Northern Cherokee, Gregg, Harrison, Henderson, Marion, Nacogdoches, Panola, Rusk, Smith, Upshur. Also, students attending school in Daingerfield in Morris County, and Hughes Springs and Avinger in Cass County, are eligible.

FREE SHRED DAY OCTOBER 16

A free shred day is planned from 9 a.m. to 5 p.m. on Friday, October 16 at our Longview office located at 409 E. Loop 281. Credit Union employees will shred up to 10 pounds 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.

Since 1953
**East Texas
Professional**
A COMMUNITY CREDIT UNION

903.323.0230 ★ 800.256.5009
etpcu.org ★ Federally Insured by NCUA 

CELEBRATE INTERNATIONAL CREDIT UNION DAY 2020 WITH ETPCU

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 Friday, October 16, 2020. Refreshments will be served throughout the day and drawings will be held for exciting cash prizes. We invite you to visit any of our 13 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!



AUTO SAVINGS

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

RATES STARTING AS LOW AS*

1.99% APR ★ **2.39%** APR

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

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.

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HOLIDAY HOURS

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

Columbus Day
Monday, October 12, 2020
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
Wednesday, November 11, 2020
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 26, 2020
All Offices Closed

Christmas Day
Friday, December 25, 2020
All Offices Closed

New Year's Day
Friday, January 1, 2021
All Offices Closed

Access to your account is always available with internet banking, mobile banking, ATMs and the automated teller system.

FLU SHOT CLINIC

ETPCU will host a flu shot clinic on Friday, October 16 from Noon until 5 p.m. Medical professionals will be at the 409 E. Loop 281 office in Longview offering flu vaccines for \$26 The minimum age to receive a vaccine is 13 years.



PROJECT F.I.T. SCHEDULE

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.

October 29, 2020

November 19, 2020

December 17, 2019

To make a reservation, call

903.323.0230

800.256.5009

Class size is limited

MOBILE APP UPDATES

As we have updated our systems you will notice a new look and feel to our mobile app. The location of items and the functionality is all the same, you will just notice a different layout once you are logged in.

AWARENESS IS YOUR BEST TOOL FOR 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.

Stickley on Security (SoS) offers helpful tips to stay a step ahead of identity thieves. With comprehensive educational videos, articles and quick tips, SoS 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/sos.

LOCALS LOVE ETPCU FOR TENTH CONSECUTIVE YEAR

Locals Love Us asks area consumers to vote on where they love to do business. Winners are selected in more than 100 different categories. East Texas Professional Credit Union was named among the top providers in Banking, Mortgages & Real Estate Loans, and Personal Loans. We strive to offer high-quality financial services, and we thank you for recognizing our efforts. It is our pleasure to serve our friends and neighbors.



Fall in Love WITH OUR HOME LOANS

INTERIM CONSTRUCTION*

3.50%
APR
UP TO 12 MONTHS

HOME EQUITY/ HOME IMPROVEMENT*
AS LOW AS

3.375%
APR

FIVE YEAR ADJUSTABLE RATE
MORTGAGE (ARM)*†

3.50%
APR

*ETPCU membership required.
Rates subject to change without notice. All loans subject to ETPCU's normal credit guidelines. Interest rates may vary based on credit score.
†Rate fixed for 60 months. Annual adjustment cap is 2% after 60 months. Maximum adjustment for the life of the loan is 4.25%. Visit ETPCU for details.

HOLIDAY SKIP-A-PAY

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.



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13 LOCATIONS ACROSS EAST TEXAS

Carthage ★ Gilmer ★ Hallsville

Henderson ★ Kilgore ★ LeTourneau

Longview ★ Lufkin ★ Marshall ★ Nacogdoches

Pine Tree ★ Spring Hill ★ Tyler

