

The Professional Touch

Fourth Quarter 2019

Get Ready For The Future With An ETPCU Scholarship

East Texas Professional Credit Union has awarded a total of \$379,000 in college scholarships since the implementation of our scholarship program in 2001. In 2019, 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)

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 Spring and Avinger in Cass County, are eligible.



**APPLICATION
DEADLINE
MARCH 1, 2020**

Huerta Appointed To Board Of Directors



Mr. Vicente Huerta has been appointed to serve with East Texas Professional Credit Union's volunteer Board of Directors.

Huerta has over 20 years of experience in the Texas Transit community and an MBA from the University of Texas El Paso. He currently resides in Tyler and serves as the Director of Transportation for the East Texas Council of Governments Rural Transit District. Huerta is a professional in developing and maintaining extensive partnerships with local regional and state organizations.

Free Shred Day October 17

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 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.

Celebrate International Credit Union Day 2019 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 Thursday, October 17, 2019. Refreshments will be served throughout the day and drawings will be held for exciting cash prizes. We invite you to visit any of our 12 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!

Drop The NEW Tailgate And Enjoy A Texas Tradition!

- ★ **QUICK, LOCAL DECISIONS**
- ★ **WINNING RATES**
- ★ **APPLY ONLINE OR ON OUR FREE MOBILE APP**
- ★ **FIRST-TIME AUTO BUYER PROGRAM**
- ★ **ON-SITE FINANCING AVAILABLE AT MANY AREA DEALERSHIPS**



Holiday Hours

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

Columbus Day

Monday, October 14, 2019

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, 2019

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, 2019

All Offices Closed

Christmas Day

Wednesday, December 25, 2019

All Offices Closed

New Year's Day

Wednesday, January 1, 2020

All Offices Closed

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

Daylight Saving Time

It's time to Fall back! Daylight Saving Time ends Sunday, November 3 at 2 a.m.

#1 IN AUTO LOANS

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 24, 2019
November 21, 2019
December 19, 2019
January 30, 2020
February 27, 2020
March 26, 2020
April 30, 2020
May 28, 2020
June 25, 2020
July 30, 2020
August 27, 2020
September 24, 2020

To make a reservation, call

903.323.0230
800.256.5009

Flu Shot Clinic

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 \$25. The minimum age to receive a vaccine is 13 years.

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 Ninth 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.



Need a Little Extra

DOUGH

for the Holidays?

HOLIDAY LOANS

8.95% APR

up to 24 months*

*All loans subject to ETPCU's normal credit guidelines. Terms up to 24 months; 24 monthly payments of approximately \$45.66 per \$1,000 borrowed. Credit score must be 700 or above. Not applicable on existing ETPCU loans. Rate valid through December 31, 2019.



Looking For A Little Extra Christmas Cash?

Skip A Payment

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.



Federally insured by NCUA 

12 Locations Across East Texas

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

