

# The Professional Touch

THIRD QUARTER 2024



East Texas Professional Credit Union is pleased to announce that plans are underway for the construction of a new Longview Loop Main Branch at our 409 E. Loop 281, Longview location. We will begin demolition of the current Drive Thru / Real Estate buildings in late fall of 2024 to make way for a new 10,000 square foot facility. This project is part of our ongoing commitment to providing the best possible service and state-of-the-art amenities in order to improve the financial well-being of our members.

During the construction process, our lobby teller services, ATM access, and availability to real estate and financial service representatives will continue to be accessible with regular hours of operation. However, due to the location of the new construction, all lanes of the Longview Loop Drive Thru will be inoperable.

We understand that this may cause some inconvenience and may disrupt your usual routine. We appreciate your patience and understanding as we work to improve our facilities and delivery channels. We invite you to visit any of our other Longview locations for access to drive thru services during construction.

LeTourneau	Pine Tree	Spring Hill	Wildwood
2301 S. High St. Longview, TX 75602	3502 W. Loop 281 Longview, TX 75604	3801 Gilmer Rd. Longview, TX 75604	2395 HG Mosley Pkwy. Longview, TX 75604

Your financial convenience remains a top priority. 24/7 access to your financial information is always available via online banking, the FREE mobile app or the automated telephone system.

We will continue to provide regular updates and share important information regarding the construction timeline. We are committed to keeping you informed throughout the entire process and look forward to serving you from this new facility once construction is complete. Thank you for choosing East Texas Professional Credit Union for your financial needs. We appreciate your continued trust and support!





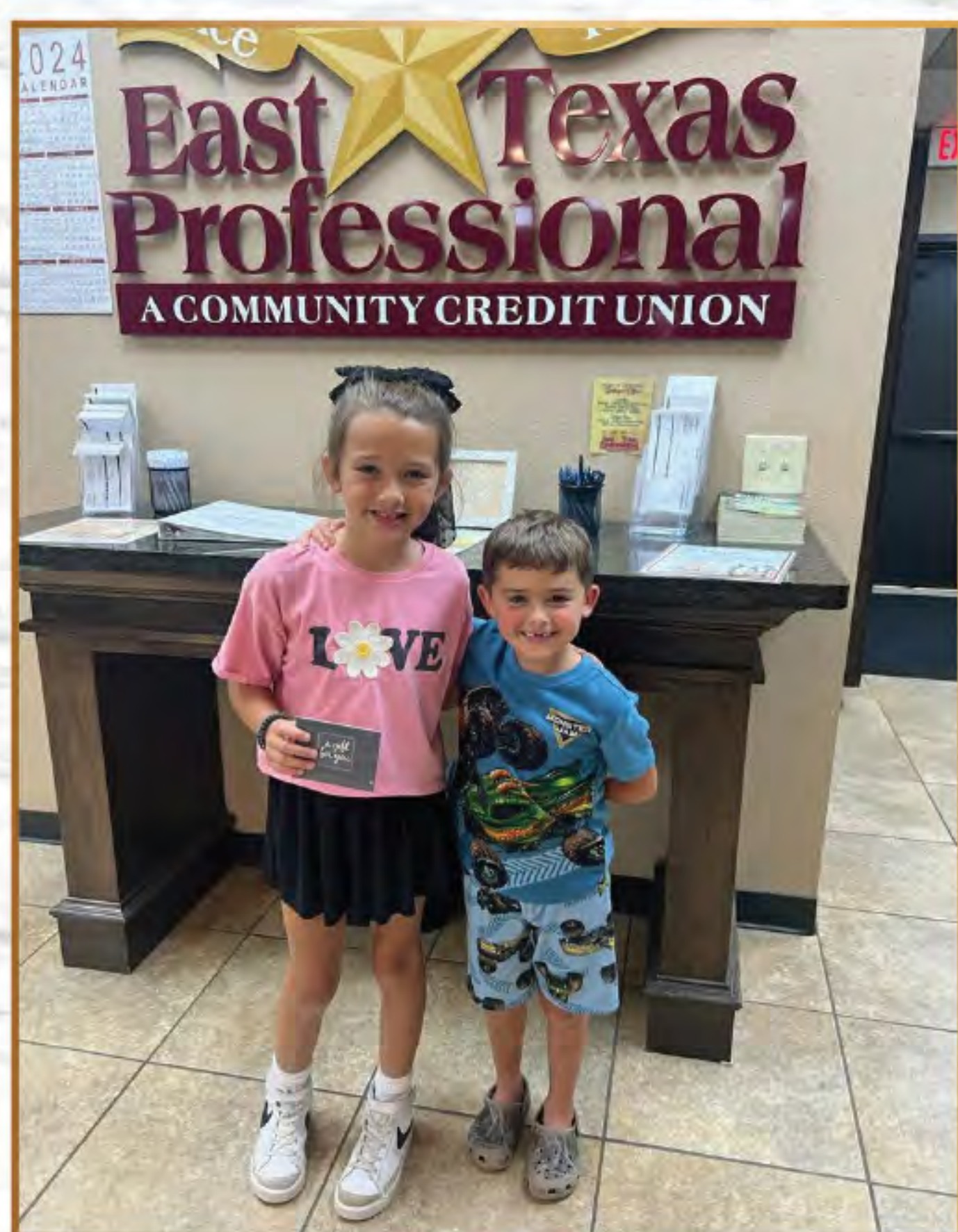
## 2024 SCHOLARSHIP RECIPIENTS



East Texas Professional Credit Union is proud to announce that we have awarded a total of **\$484,000 in free money for college** since the implementation of our scholarship program in 2001. Congratulations to these students on a job well done! We wish you the best as you embark on your college journey!

## YOUTH WEEK WINNER

East Texas Professional Credit Union celebrated National Credit Union Youth Week April 22- 27 in all offices. Credit Union members ages 17 and under were given the opportunity to register at one of our 21 locations for a chance to win \$200. The drawing was held April 2024, and Riley Jo Wills was selected as the winner. Riley registered at our Carthage Branch. Congratulations Riley!



## PROJECT F.I.T

For Members Age 12-22

**July 25, 2024**

**August 29, 2024**

**September 26, 2024**

Call to reserve a spot  
903.323.0230 ★ 800.256.5009

## 2024 PRESIDENTIAL SCHOLARSHIP RECIPIENTS

MELANIE AGUILAR – GILMER HIGH SCHOOL  
CAMERON AMES – TYLER LEGACY HIGH SCHOOL  
MADISYN BEDAIR – GLADEWATER HIGH SCHOOL  
JUAN GONZALEZ – HENDERSON HIGH SCHOOL  
KAYDENCE HAMMERS – GARY HIGH SCHOOL  
ELIZABETH HIGHT – GILMER HIGH SCHOOL  
DAVID HUTSON – ELYSIAN FIELDS HIGH SCHOOL  
BRYCE SMITH – WODEN HIGH SCHOOL  
TRINITY TIDBALL – UNION HILL HIGH SCHOOL  
GEORGIE WARDLAW – TEXAS VIRTUAL ACADEMY AT HALLSVILLE

## 2024 MCLAUHLIN SCHOLARSHIP RECIPIENTS

KARLI FLOWERS – ARP HIGH SCHOOL  
BEREAN MATTHEWS – HOMESCHOOL / EMMAUS CHRISTIAN ACADEMY  
BRYAN MURILLO – SPRING HILL HIGH SCHOOL  
STERLING SMITH – NACOGDOCHES HIGH SCHOOL  
ABIGAIL THRAPP - CHAPEL HILL HIGH SCHOOL

## DOLLAR DOG

We are excited to announce that East Texas Professional Credit Union's Dollar Dog will be visiting nine elementary schools for the 24/25 school year. Dollar Dog will be coming to share fun and interactive lessons on the importance of saving money.

Our goal is to help students develop healthy financial habits that will benefit them throughout their lives. Dollar Dog can't wait to meet you and start this financial adventure together!

To make sure you don't miss out on this wonderful opportunity for the 25/26 school year drawing, follow us on Facebook **@EastTexasProfessionalCreditUnion** for a chance to see Dollar Dog at your school.

Hallsville West Elementary School  
Harleton Elementary  
Ware East Texas Montessori Academy  
Ned E. Williams Magnet STEAM Academy  
Cushing Elementary  
Price T. Young Fine Arts Academy  
Sam Houston STEM Academy  
Gilmer Elementary School  
West Rusk Elementary School







## OUT AND ABOUT

East Texas Professional Credit Union takes pride in being a part of the communities we serve. In the last few months we participated in the Lamplighter Banquet, Annual Giants of Law Enforcement Banquet, Kilgore Business After Hours networking event, served as the Red Carpet Sponsor for the 2024 ET Varsity Best Prep Awards - Tyler & Longview, sponsored and attended the Nac Safe Place Kentucky Derby Fundraiser and attended numerous high school scholarship award assemblies.

The East Texas Professional Credit Union Kindness Crew has also been out and about the last few months. The Crew served breakfast to the Hughes Springs and Jefferson High School seniors, lunch at Carthage Senior Day and visited over 70 school campuses during Teacher Appreciation Week presenting staff with special treats. We also had the privilege of hosting a diaper drive benefiting the BCFS Health and Human Service, Tyler organization.

We are thankful to be a part of our communities, and we have more opportunities to get involved coming up! Follow us on social media to keep up with our events and outreach.

 @ East Texas Professional Credit Union

 @easttexasprofessionalcu



## BEST IN TEXAS FOR YOUR LENDING NEEDS




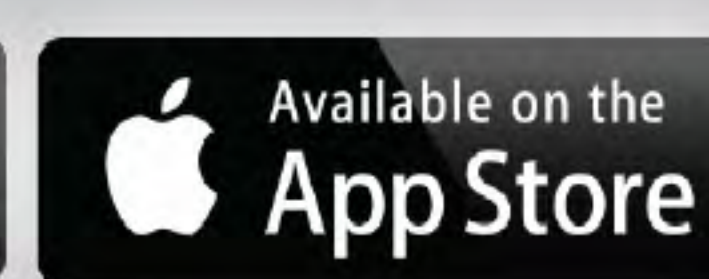
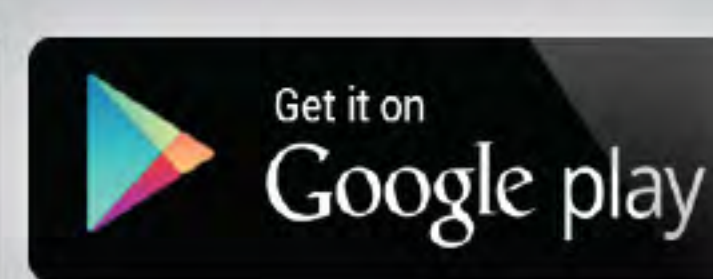
Whether you're buying your first car, upgrading to a larger home, or refinancing your current loan, East Texas Professional Credit Union is here to help make your dreams a reality.

Our lending specialists offer a variety of financial solutions to meet all your lending needs. Decisions are made quickly and locally. For your convenience, apply online or on our FREE mobile app.

### AUTO ★ HOME ★ PERSONAL

903.323.0230 ★ 800.256.5009 ★ etpcu.org

Federally Insured by NCUA 





## NFS TESTIMONIAL

“Loretta Motley with Neighborhood Financial Services helped me lower my monthly insurance cost and got my premium set to annually. She went out of her way to review my current coverage to make sure I was getting the best deal as well as meeting my coverage needs.”

“It was a wonderful and easy experience and I look forward to doing business with her again.”  
Cessley Luera

NFS offers 24/7 service to its clients through emergency phone numbers, internet account access, email, and call center services. Please contact Neighborhood Financial Services, LLC at 903.323.1294, or 800.256.5009, x1294 for a NO COST, NO OBLIGATION price quote on your individual insurance needs.



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.

## UCC SCAM

When personal property is used as collateral for a loan, the credit union will file a Uniform Commercial Code (UCC) with the Texas Secretary of State's office to provide notice that they have a security interest in the property. The UCC filing is on the public domain. Scammers are now targeting this information in an attempt to make a profit. After the UCC is filed, scammers will utilize the public information to create a form that appears to be from the Texas Secretary of State. It may include the debtor's name and address, as well as the financial institution name and other information obtained from the UCC public domain. This fraudulent form is then mailed to the customer requesting an exorbitant Statement Service Fee with a short response deadline. The fee may be as much as \$100.

If you receive a Texas UCC Statement Request Form, please DO NOT RESPOND. This DOES NOT come from the Texas Secretary of State, and you should not respond. PLEASE DISREGARD THESE REQUESTS.

## HOLIDAY HOURS

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

**Independence Day**  
**Thursday, July 4, 2024**  
**ALL OFFICES CLOSED**

**Labor Day**  
**Monday, September 2, 2024**  
409 E. Loop 281, Longview  
**Drive Thru Hours: 8 a.m. - 5 p.m.**  
**ALL OTHER OFFICES CLOSED**

Access to your account is always available with our FREE mobile app, online banking, and automated teller.

## 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  
Phone: 903-323-0230 or 800-256-5009  
Fax: 903.323.0280  
Email: [comments@etpcu.org](mailto:comments@etpcu.org)  
Website: [www.etpcu.org](http://www.etpcu.org)

This 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](mailto:complaints@tud.texas.gov)  
Website: [www.tud.texas.gov](http://www.tud.texas.gov)



## 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. Be sure to update contact information on all accounts (cell phone, e-mail, address). 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.

**Watch for scam indicators in the method of payment being requested:** Scammers often ask for payment in formats that can be more difficult to trace (i.e. reloadable or pre-paid gift cards, cryptocurrency, or money transfers), such as sending cash or initiating wire transfers or other types of money transfers. Do not act immediately. Stop and talk to someone you trust about the situation and seek guidance from the organization's official website.

**"Ten-Two Rule"** – Take 10 minutes to think about it and talk to two trusted people before acting. Use caution when posting on social media. Be aware that sharing personal information can provide criminals with clues to answer your security questions or craft believable, targeted scam messages.

Many merchants will not attempt to contact you by phone, unless explicitly requested by you first. Use cybersecurity best practices, such as enabling anti-phishing protection on your browser, avoiding clicking on unsolicited or unknown links, adding multi-factor authentication to account logins, and using strong, unique passwords for different accounts. If it sounds too good to be true, it usually is!

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.





# 2024 AWARD WINNER

We are thrilled to announce that East Texas Professional Credit Union has been voted #1 in Banking out of all banks and credit unions in East Texas by **Locals Love Us** and voted overall winner for Best Credit Union by **Best of East Texas**. East Texas Professional Credit Union has grown to become the largest Credit Union in East Texas, and one of the largest in the State of Texas. Our Credit Union strives to empower our members to achieve their financial goals through personalized service, competitive rates and a wide range of products tailored to meet their needs. These awards will continue to inspire us to make a positive impact in the communities we serve.

We are deeply grateful to our members and dedicated staff, whose trust and hard work have made this achievement possible.



21 LOCATIONS ACROSS EAST TEXAS  
903.323.0230 ★ 800.256.5009 ★ [etpcu.org](http://etpcu.org)

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