

# The Professional Touch

Second Quarter 2022

## WE REACHED A MILESTONE! THANKS A BILLION!

We are thrilled to announce that East Texas Professional Credit Union reached **\$1 BILLION IN ASSETS!** We originated from a very modest beginning in 1953 when 13 East Texas teachers met in the basement of the old Longview High School building and each deposited \$5 for a starting asset size of \$65. Since that time, we have enjoyed tremendous growth and now have a membership base of over 79,000 with 15 office locations throughout East Texas. We remain a locally owned and governed financial institution.

East Texas Professional Credit Union is the largest Texas-based credit union headquartered in East Texas. We are honored to be recognized with an “A+” rating from Weiss Ratings for exceptional financial strength and stability. Your Credit Union is one of less than 50 financial institutions nationwide to receive this rating. We are also proud to be awarded a 5-star superior rating for financial strength and stability from BauerFinancial for over twenty consecutive years.

“Our credit union exists to provide a secure place for members to manage their finances. This was the foundation upon which our Credit Union was formed and remains the primary focus of our operation,” said CEO Byron Norton. “Reaching \$1 billion in assets is an incredible milestone for our financial institution, and we are humbled by the faith and trust you have placed in us over the past 69 years. We value each and every member, and we look forward to serving your financial needs for a lifetime!”



The 5-Star Experience  
Federally Insured by NCUA





## Coming Soon - Marshall North

We are pleased to announce the addition of the East Texas Professional Credit Union Marshall North branch located at 1708 E. End Blvd. N (59N across from Walmart). This new office will provide a second location in Marshall and will open in Spring 2022. Our current Marshall office, located at 305 S. Alamo Blvd., will remain fully operational. We are excited to serve your financial needs from both locations!

**HOURS OF OPERATION: 305 S. ALAMO BLVD. AND 1708 E. END BLVD. N**

**Lobby: 9:00 to 5:00 Monday - Thursday ★ 9:00 to 6:00 Friday ★ 9:00 to 1:00 Saturday**

**Drive Thru: 7:30 to 6:00 Monday - Friday ★ 8:00 to 1:00 Saturday**

## Annual Membership Meeting

East Texas Professional Credit Union's annual membership meeting will be held at the Holiday Inn located at 300 Tuttle Circle, Longview, TX 75605 on April 23, 2022 beginning at 2 p.m. Please join us to learn about your Credit Union's growth, success and plans for the future. Refreshments will be served and a drawing for cash prizes will be held following the business portion of the meeting. We look forward to seeing you at this important event.

## Free Shred Day

A free shred day is planned on Friday, April 22 from 9 a.m. to 5 p.m. 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.

## Project F.I.T. Class Schedule

Strengthen your financial future with East Texas Professional Credit Union. Project F.I.T. (Financial Independence Training) was created to ensure a financially fit foundation for our young Texans. The program is designed for members ages 12-22 to teach you how to budget, save and live within your earnings.

Call us at 903.323.0230 to reserve space for an upcoming financial literacy course. Project F.I.T. is taught at the 409 E. Loop 281 office location in Longview. The course length is one hour and begins at 5:00 p.m.

**April 28, 2022**

**May 26, 2022**

**June 30, 2022**

On-site curriculum is also available at participating local high schools.



## 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 MLK Dual Credit Breakfast, the Kilgore Star Gala, the Longview Chamber of Commerce Banquet, the Kilgore State of the Community Luncheon and also visited numerous East Texas schools to honor them during Texas Public Schools Week.

It is our privilege to take part in local activities, and we look forward to each one. Follow us on social media to keep up with our events.

 @East Texas Professional Credit Union

 @easttexasprofessionalcu



## Holiday Hours

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

### Memorial Day ★ Monday, May 30, 2022

Drive Thru Open

409 E. Loop 281; Longview

Drive Thru Hours: 8 a.m. to 5 p.m.

All Other Offices Closed

### Juneteenth ★ Monday, June 20, 2022

Lobby & Drive Thru Open

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

### Independence Day ★ Monday, July 4, 2022

All Offices Closed

Enjoy 24/7 access to your account with our FREE mobile app, online banking and automated teller.



903.323.0230 ★ 800.256.5009 ★ etpcu.org

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## National Credit Union Youth Week: April 18-23, 2022

Learning to save and manage money takes practice, and knowing where to start can be a challenge. At East Texas Professional Credit Union, we believe the first step to teaching kids about money is talking about money. So, how can you start the talk?

Ask questions. If you're going out to dinner, talk about the price difference between the options and ask them which they would choose. If they select the more expensive option, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning, get input from your children. Enlist them in your savings goals. No one watches you more closely than your children, so they are natural accountability partners!

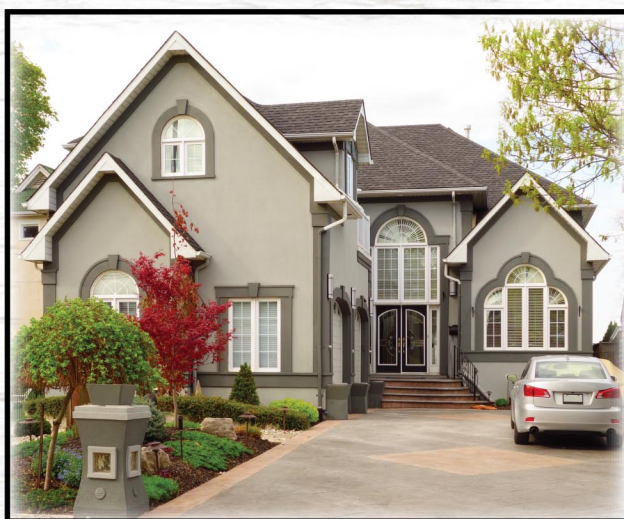
Open a Project F. I. T. Account at East Texas Professional Credit Union! This is the best way to help them learn to save for what they find meaningful in life. A lifetime of good saving habits can start now! Project F. I. T. (Financial Independence Training), designed for members age 12-22, teaches how to budget, save and live within your earnings. Project F. I. T. account members can also take advantage of special products and services including:

- ★ F. I. T. Savings and Checking Accounts\* ★ F. I. T. Term Share Certificate with 5% APY\*\*
- ★ F. I. T. First Time Auto Loan Program\*\* ★ F. I. T. Micro Loan Program\*\*
- ★ F. I. T. Complimentary Instant Issue Debit/ATM Cards\*†

In addition, we help make it possible for our younger members to enjoy other benefits of Credit Union membership including discount tickets to area movie theaters. Our course is offered each month in our Longview office and on-site curriculum is also available at participating local high schools.

Whether our young members are saving for a new video game, a used car, or even a college education, we are ready to help them achieve their financial goals. Visit any East Texas Professional Credit Union office from Monday, April 18 to Saturday, April 23, to celebrate National Credit Union Youth Week, learn more about our Project F. I. T. products and services, and register for a chance to win a prize!

\*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.



## With You for a Lifetime

Our lending specialists offer a variety of solutions to meet your financing needs during any phase of life. We want to be your primary financial institution, and look forward to serving you for a lifetime!

Interim Construction\*  
up to 12 months

**3.00%**  
APR

Five Year Adjustable Rate  
Mortgage (ARM)\*†

**3.50%**  
APR

Home Equity/Home Improvement  
as low as\*

**3.00%**  
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 [www.ETPCU.org](http://www.ETPCU.org) for details.