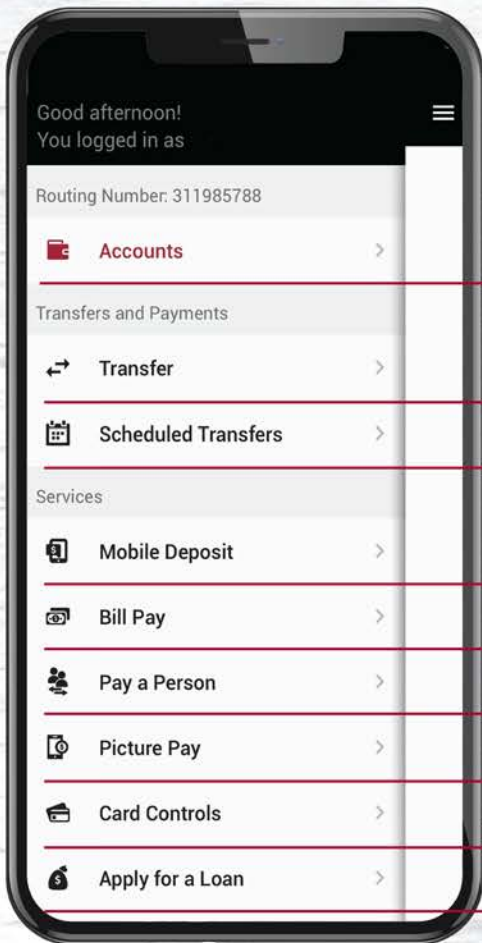


The Professional Touch

FOURTH QUARTER 2023



STAY IN CONTROL ON THE GO!

East Texas Professional Credit Union's mobile app offers a variety of options to help you stay in control of your finances.

Accounts feature provides access to all of your ETPCU accounts.

Transfer feature allows you to transfer money within your account or to another ETPCU member's account. The daily limit for member-to-member transfers is **\$500.00 per day**.

Schedule Transfers allows you to schedule an automatic payment for a certain date.

Mobile Deposit feature allows ETPCU members with a checking account and the ETPCU mobile banking app to deposit a check on the go, but is restricted to the following limits: **Maximum per check deposit - \$1,500**
Maximum per day deposit - \$1,500 • **Maximum per month deposit - \$3,000**

Bill Pay feature allows you to schedule and pay your bills to payees via a computer or mobile app.

Pay a Person feature allows you to quickly and conveniently send money to a person. You will be able to send money to any individual via email address or text.

Picture Pay feature allows you to pay bills by taking a picture of the bill and submitting for payment. If this is the first time paying a particular bill, the app will create a new payee.

Card Control allows you to control when your card is in use, increase or decrease the card daily limit, thereby limiting the window of fraudulent and unauthorized activity.

Apply for a Loan feature allows you to apply for an Auto Loan or Personal Loan right from your mobile app.



Since 1953
East Texas Professional
A COMMUNITY CREDIT UNION

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Federally Insured by NCUA



International Credit Union Day



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 19, 2023. Refreshments will be served throughout the day and drawings will be held for exciting cash prizes. We invite you to visit any of our 21 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!

HOLIDAY HOURS

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

COLUMBUS DAY

Monday, October 9, 2023
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

Saturday, November 11, 2023
409 E. Loop 281; Longview
Lobby Hours: 9 a.m. to 1 p.m.
Drive Thru Hours: 8 a.m. to 1 p.m.
All Other Offices Closed

THANKSGIVING DAY

Thursday, November 23, 2023
All Offices Closed

CHRISTMAS DAY

Monday, December 25, 2023
All Offices Closed

NEW YEAR'S DAY

Monday, January 1, 2024
All Offices Closed

FREE SHRED DAY AND FLU SHOT CLINIC

A free shred day is planned from 9 a.m. to 5 p.m. on Thursday, October 19 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.

ETPCU will host a flu shot clinic on Thursday, October 19 from Noon until 5 p.m. Medical professionals will be at the 409 E. Loop 281 office in Longview offering flu vaccines for a fee. The minimum age to receive a flu vaccine is 14 years.

FRAUD PREVENTION

Scam, identity theft, viruses, malware 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 numerous security risks you face. We work hard to keep you informed about newly discovered breaches, threats and attacks on your personal information. KnowBe4 offers helpful tips to stay a step ahead of identity thieves. With comprehensive educational videos, articles and quick tips, KnowBe4 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, click E-Services and then click Security News.


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 have delivered over 30,000 ETPCU planner calendars to surrounding schools in our field of membership, attended local pep rallies, sponsored and attended the PATH Week Dinner Celebration and served breakfast at numerous back-to-school events.

The East Texas Professional Credit Union Kindness Crew has also been out and about the last few months, serving free hot dogs at the Hallsville Back to School Pep Rally, cooking lunch at the Daingerfield ISD convocation and providing bottled water for the Arabella Independent Living residents during the extended East Texas power outage.

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

Project F.I.T.
Financial Independence Training
For Members Age 12-22

October 26, 2023

November 30, 2023

December 21, 2023

Call to reserve a spot

903.323.0230 ★ 800.256.5009



EAST TEXAS PROFESSIONAL CREDIT UNION SCHOLARSHIP

ETPCU McLaughlin 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)

* The applicant, or an immediate family member, must have a credit union account in good standing to qualify for either scholarship. (Immediate family member is defined as a parent, grandparent, brother or sister.) Scholarship eligibility extends to any graduating high school senior attending school within the following counties: Anderson, Angelina, Camp, Cass, Northern Cherokee, Franklin, Gregg, Harrison, Henderson, Marion, Morris, Nacogdoches, Panola, Rusk, Smith, Titus and Upshur.

THE APPLICANT MUST QUALIFY FOR MEMBERSHIP THROUGH ONE OF THE COUNTIES THAT WE SERVE.

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.



Holiday Skip A Payment

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.

*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. Skip-A-Payment is not available on loans with original terms greater than 75 months.

21 CONVENIENT LOCATIONS ACROSS EAST TEXAS

Carthage ★ Daingerfield ★ Diana ★ Gilmer ★ Hallsville ★ Henderson ★ Hughes Springs ★ Jefferson ★ Kilgore ★ LeTourneau ★ Longview Loop ★ Lufkin
Marshall Main ★ Marshall North ★ Mt. Pleasant North ★ Mt. Pleasant South ★ Nacogdoches ★ Pine Tree ★ Spring Hill ★ Tyler ★ Wildwood

FREE MasterCard Gift Card*



*Regular purchase fee of \$2.50 waived for ETPCU members through 12/31/23. Gift cards available with lobby tellers at all locations (while supplies last). Ten card limit.



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