

The Professional Touch

Second Quarter 2018

Kickstart Your Outdoor Adventure

There has never been a better time to finance a new or used ATV, Motorcycle, Tractor, Boat or Travel Trailer and explore the rugged terrain of Texas!

RATES AS LOW AS*

3.99%
APR

Up to 24 months

4.49%
APR

Up to 36 months

4.99%
APR

Up to 48 months

5.49%
APR

Up to 60 months

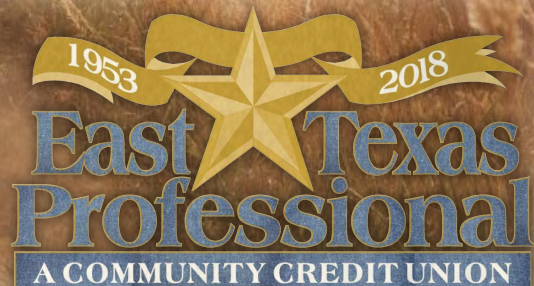
*ETPCU membership required. Offer subject to change without notice. Credit score must be 700 or above. Loans subject to normal ETPCU guidelines. Loan amount not to exceed 115% of NADA values. Offer valid for any year model. Rate subject to change without notice. Not applicable on existing ETPCU loans. No other discounts apply. Payment estimates:

24 monthly payments of approximately \$43.42 per \$1,000 borrowed

36 monthly payments of approximately \$29.74 per \$1,000 borrowed

48 monthly payments of approximately \$23.03 per \$1,000 borrowed

60 monthly payments of approximately \$19.10 per \$1,000 borrowed



Federally insured by NCUA



Holiday Hours

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

Memorial Day
Monday, 28, 2018

409 E. Loop 281 - Longview
Drive Thru Hours: 8 a.m. to 5 p.m.
All Other Offices Closed

Independence Day
Wednesday, July 4, 2018

All Offices Closed

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

Member Appreciation Day Friday, April 20

We appreciate your membership with East Texas Professional Credit Union and want to show you just how much with a special day of fun! Member Appreciation Day is Friday, April 20. Our members will be treated to refreshments and drawings for exciting prizes at each ETPCU office. Thank you for choosing us for your financial needs!

Free Shred Day

East Texas Professional Credit Union will host a shred day from 9 a.m. to 5 p.m. on Friday, April 20 at the Longview office located at 409 E. Loop 281. Credit Union members will shred up to 10 pounds of personal or business documents per member. The free shredding event is designed to foster identity theft prevention by securely destroying paper documents, such as checks, tax information and ATM receipts, that contain personal information.

National Credit Union Youth Week: April 15-21, 2018


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 kids. Enlist them in your savings goals. No one watches you more closely than your kids, so they're 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 savings habits can start now!

Whether our youth members are saving for a new video game, a used car, or even a college education, we're ready to help them achieve their financial goals. Visit any East Texas Professional Credit Union office from Monday, April 16 to Friday, April 20, 2018 to celebrate National Credit Union Youth Week and learn more about our Project F.I.T. products and services, and register for a chance to win a prize!



**PRODUCTS AND SERVICES
DESIGNED FOR YOUNG TEXANS**

F.I.T. 5% APY*
CERTIFICATE RATE
F.I.T. Term Share Certificates available for members age 12-22. Certificate terms 12 months.

Project F.I.T. Class Schedule

April 26	July 26	October 25
May 31	August 30	November 29
June 28	September 27	December 27

Call to reserve space for an upcoming course at 903.323.0230 or 800.256.5009

*Active checking account and financial literacy course completion required (Reality 101 or equivalent). Rate subject to change without notice. \$100 minimum/\$1,000 maximum certificate amount. Annual Percentage Yield calculation assumes that dividends will remain in the account until maturity. Early withdrawal penalties apply. Restrictions apply. Visit ETPCU for details.

ATM & Debit Card Safety

With the continued growth of debit and ATM use, it is important to take precautions to reduce the risk of identity theft and fraud. Members are encouraged to regularly review account statements and verify all transactions by matching purchases to statements. Frequently reviewing accounts online helps identify unauthorized activity promptly. Additional tips for keeping your accounts safe include:

- ★ Keep personal information up to date with the Credit Union
- ★ Notify Card Services about upcoming travel
- ★ Keep all PIN numbers confidential
- ★ Never leave your purse or wallet unattended
- ★ Be suspicious of unsolicited offers or requests for information
- ★ Protect computers with anti-virus and anti-spyware software
- ★ Report a lost or stolen card immediately

Following this routine will help protect your accounts and limit potential liability for unauthorized transactions. Members can contact Card Services anytime at 903.323.1245 or 800.442.4757.

Annual Membership Meeting Scheduled For April 21

We invite you to join us at our Annual Membership Meeting on Saturday, April 21 at 2:00 p.m. in the lobby of the Credit Union's 409 E. Loop 281 office location in Longview. This invitation is extended to all members and their families, as well as anyone interested in learning more about our Credit Union. This is your annual opportunity to be involved in the direction of your Credit Union. Refreshments will be served and drawings for cash prizes will be held following the business portion of the meeting. We look forward to seeing you there!

Each year at the Annual Membership meeting, three Board terms expire. Those Board members whose terms will expire this year are Mr. Eddie Cannon, Mrs. Wilma Jamerson and Dr. Marty Warren. These individuals hope to be re-elected and continue serving you. Visit our website at etpcu.org for annual report information.

Like. Follow. Tweet. Share.

For news and upcoming events, find ETPCU on Facebook, Instagram, Twitter and YouTube.



Discount Movie and Theme Park Tickets Now Available

Discount tickets to area theme parks and select local movie theaters are available to East Texas Professional Credit Union members at a reduced price. For ticket availability and pricing information, visit our web site at etpcu.org.

Get Your FREE Insurance Quote From Neighborhood Financial Services

Are you paying too much for your insurance? Find out today with a FREE insurance quote. Neighborhood Financial Services is an independent insurance agency that offers a broad selection of insurance products including auto, home, life and health insurance at competitive rates. If you would like more information about Neighborhood Financial Services or a no cost, no obligation insurance price quote, please call 903.323.1294 or 800.256.5009.

Neighborhood Financial Services is a Credit Union Service Organization owned by East Texas Professional Credit Union and licensed through the CU Financial Group.

Privacy Notice

East Texas Professional Credit Union's Privacy Notice is available for review at <https://www.etpcu.org/privacy.htm>. The notice was last revised June 2012. To request a printed copy via mail, please call 903.323.0230 or 800.256.5009.



Like All
True Texas
Champions

OUR MOBILE APP HITS A HOMERUN

Convenience is right at your fingertips!

With the ETPCU mobile banking app, you can

- Apply For Loans ★ Make Deposits
- Pay Bills With Just A Picture ★ Transfer Funds
- Control Debit Card On/Off
- Submit Travel Date Notifications
- Increase Debit Card Limit ★ And So Much More

STAY IN CONTROL OF YOUR FINANCES WHEREVER YOU ARE!



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

#etpcu65yearsstrong



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