

The Professional Touch

Second Quarter 2019

Annual Membership Meeting Scheduled For Saturday, April 27 in Longview




We invite you to join us at our Annual Membership Meeting on Saturday, April 27 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. Bobby Moore, Mrs. Maylene Neal and Dr. Rutledge McClaran. These individuals hope to be re-elected and continue serving you. Visit our website at etpcu.org for annual report information.

12 Locations Across East Texas

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



903.323.0230 ★ etpcu.org ★ Federally Insured by NCUA 

Free Shred Day Friday, April 26

East Texas Professional Credit Union will host a shred day from 9 a.m. to 5 p.m. on Friday, April 26 at the Longview Office located at 409 E. Loop 281. Each member may bring up to 10 pounds of personal or business documents to be shredded. This event is designed to foster identity theft prevention by securely destroying paper documents such as checks, tax information, ATM receipts and other personal information.

HOME LOANS

BUILT FOR TEXANS

Whether you are planning on buying or building your dream home, or remodeling a home to make it yours, East Texas Professional Credit Union can help make it possible.

INTERIM CONSTRUCTION*

3.50%
APR
up to 12 months

*ETPCU membership required. Rates subject to change without notice. Not applicable on an existing ETPCU loan or mobile home loans. All loans subject to ETPCU's normal credit guidelines. Rates apply only to first lien mortgages. Restrictions apply. ETPCU must provide both interim and permanent financing.

HOME IMPROVEMENT*

as low as
3.375%
APR

*ETPCU membership required. Home Equity/Home Improvement APR equals rate based on loan amount of \$100,000 or less. Home Equity/Home Improvement Loans (secured by second liens) will receive a 1% interest rate increase in each tier level. 36 monthly payments of approximately \$29.25 per \$1,000 based on an interest rate of 3.375%. Payment example is principal and interest only and excludes escrow for property taxes and homeowners insurance. Interest rates are subject to change without notice.

FIVE YEAR ADJUSTABLE RATE MORTGAGE (ARM)*

3.50%
APR

*ETPCU membership required. APR may be increased after consummation. 360 monthly payments of approximately \$4.49 per \$1,000 based on interest rate of 3.5%. Rate fixed for 60 months. Annual adjustment cap is 2% after 60 months. Maximum adjustment for the life of the loan is 4.25%. All loans are subject to normal ETPCU guidelines. Interest rate may vary based on credit score. Payment example is principal and interest only and excludes Private Mortgage Insurance (PMI) and escrow for property taxes and homeowner insurance. Interest rates are subject to change without notice.

Federally Insured by NCUA



ETPCU Announces Promotion of Kristal Martin



The Board of Directors and management staff of East Texas Professional Credit Union have announced the promotion of Kristal Martin to Vice President of Product Development and Electronic Services.

Kristal began her career with ETPCU in April, 2000. Her responsibilities include management of Internet Banking, ETPCU Mobile Apps, Mobile Lending, and research and development of new products.

Holiday Hours

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

Memorial Day
Monday, May 27, 2019

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

Independence Day
Thursday, July 4, 2019

All Offices Closed

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

Project F.I.T. Class Schedule

April 25, 2019

May 30, 2019

June 27, 2019

July 25, 2019

August 29, 2019

September 26, 2019

October 24, 2019

November 21, 2019

December 19, 2019

**Financial Independence Training
For Members Age 12-22**

Call to reserve space
for an upcoming course

903.323.0230 ★ 800.256.5009

Member Appreciation Day Friday, April 26

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 26. 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!

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.

National Credit Union Youth Week: April 21-27, 2019

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. Term Share Certificate with 5% APY**
- ★ First Time Auto Loan Program**
- ★ Micro Loan Program**
- ★ 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 movie tickets to select local theaters, and seasonal discount tickets to area theme parks and water parks. Our course is offered each month in our Longview office and on-site curriculum is also available at participating local high schools.

Whether our youth 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 22 to Friday, April 26, 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. **Active checking account and financial literacy course completion required (Reality 101 or equivalent). †Offer valid for new accounts only. One complimentary instant issue card per new account. Other 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.

Discount Six Flags and Hurricane Harbor Tickets Now Available

East Texas Professional Credit Union offers members tickets to Six Flags Over Texas, Hurricane Harbor, Schlitterbahn, Splash Kingdom and SeaWorld/Aquatica seasonally at a reduced price. Tickets to Six Flags Over Texas and Hurricane Harbor are available in branches as of March 1, 2019 and ticket prices* are as follows:

Six Flags Over Texas

One Day Ticket **\$58** (age 3 and up)

Available at all office locations

Six Flags Hurricane Harbor

One Day Ticket **\$36** (age 3 and up)

Available at all office locations, with the exception of the Lufkin office.

Six Flags/Hurricane Harbor Combo Season Pass Unlimited Use **\$90** (age 3 and up)

Valid at Six Flags Over Texas and/or Hurricane Harbor. Available at all offices, with the exception of the Lufkin office.

Schlitterbahn, Splash Kingdom and SeaWorld/Aquatica ticket prices and availability will be announced at a later date.

**Prices valid for the 2019 season. Prices subject to change without notice. Contact ETPCU at 903.323.0230 or visit etpcu.org for details.*



**AUTO
RATES**

STARTING AS LOW AS*

3.75%
APR

UP TO 60 MONTHS

ROAD TRIP READY

#1 IN AUTO LOANS

There has never been a better time to finance your vehicle with East Texas Professional Credit Union. Our loans come fully loaded and pack on the perks with quick local decisions, great rates and convenient terms.

*ETPCU membership required. Credit score must be 740 or above. Loans subject to normal ETPCU guidelines. Loan amount not to exceed 90% of NADA values. Rates subject to change without notice. No other discounts apply. Payment estimate: \$18.31 per \$1,000 borrowed.