

The Professional Touch

Fourth Quarter 2018

#1 IN AUTO LOANS



QUICK, LOCAL DECISIONS

**ON-SITE FINANCING
AVAILABLE AT MANY
AREA DEALERSHIPS**

**FIRST-TIME AUTO
BUYER PROGRAM***

GREAT RATES

Since

1953

East Texas Professional

A COMMUNITY CREDIT UNION



903.323.0230 ★ 800.256.5009 ★ etpcu.org ★ Federally insured by NCUA



*Available for members age 15-22. Financial literacy course completion required (Reality 101 or equivalent). Members 17 and younger must have a parent or legal guardian joint on all accounts. Other restrictions apply. Visit ETPCU for details.

Holiday Hours

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

Columbus Day

Monday, October 8, 2018

Lobby Hours: 9 a.m. to 5 p.m.

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

409 E. Loop 281, Longview ONLY

All Other Offices Closed

Veterans' Day (observed)

Monday, November 12, 2018

Lobby Hours: 9 a.m. to 5 p.m.

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

409 E. Loop 281, Longview ONLY

All Other Offices Closed

Thanksgiving Day

Thursday, November 22, 2018

All Offices Closed

Christmas Day

Tuesday, December 25, 2018

All Offices Closed

New Year's Day

Tuesday, January 1, 2019

All Offices Closed

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

Flu Shot Clinic

ETPCU will host a flu shot clinic on Thursday, October 18 from Noon to 5 p.m. Medical professionals will be at the 409 E. Loop 281 office in Longview to provide flu vaccines at \$25. The minimum age to receive a vaccine is 13 years.

Daylight Saving Time

It's time to Fall back! Daylight Saving Time ends November 4, 2018 at 2 a.m.

Celebrate International Credit Union Day 2018 With Us

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 18, 2018. Refreshments will be served throughout the day and drawings will be held for exciting cash prizes. We invite you to visit any of our 12 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!

Free Shred Day Planned For October 18

A free shred day is planned from 9 a.m. to 5 p.m. on Thursday, October 18 at our Longview office located at 409 E. Loop 281. Credit Union employees will shred up to 10 pounds 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.



UPCOMING COURSE SCHEDULE

October 27, 2018

November 29, 2018

December 27, 2018

January 31, 2019

February 28, 2019

March 28, 2019

FOR MEMBERS AGE 12-22

Call to reserve space
for our next class:

903.323.0230 ★ 800.256.5009

Get Ready For The Future With A Scholarship From ETPCU

East Texas Professional Credit Union has awarded a total of \$359,000 in college scholarships since the implementation of our scholarship program in 2001. In 2018, scholarships were awarded to 15 deserving graduates from area public high schools within our field of membership. These scholarships are awarded in two separate categories each year:

ETPCU McLauchlin Scholarship

\$2,000 (for those who wish to pursue an education degree)

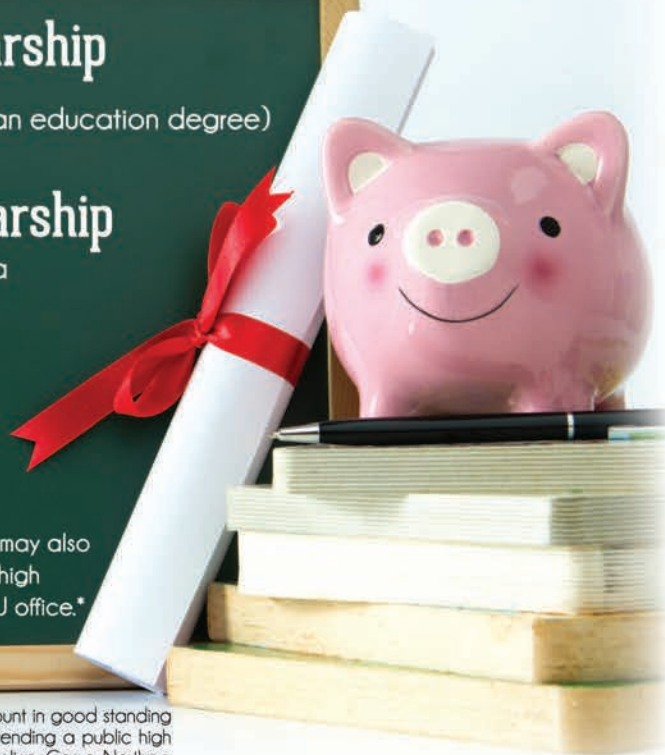
ETPCU Presidential Scholarship

\$1,000 (for those who wish to pursue a degree in any field)

**APPLICATION DEADLINE:
MARCH 1, 2019**

Applications are available online at etpcu.org. They may also be picked up at the counselor's office at any public high school within our field of membership, or at any ETPCU office.*

*The student, or an immediate family member, must have a Credit Union account in good standing to qualify for either scholarship. Scholarship eligibility extends to anyone attending a public high school (including charter schools) within the following counties: Anderson, Angelina, Camp, Northern Cherokee, Gregg, Harrison, Marion, Nacogdoches, Panola, Rusk, Smith, Upshur. Also included are public high schools in Daingerfield in Morris County, Hughes Springs and Avinger in Cass County.



Fraud Prevention Starts With Awareness

Scams, identity theft, viruses, worms 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 the numerous security risks you face and we work hard to keep you informed about newly discovered breaches, threats and attacks on your personal financial information.

Stickley on Security (SoS) offers helpful tips to stay a step ahead of identity thieves. With comprehensive educational videos, articles and quick tips, SoS 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/sos.

Looking For A Little Extra Christmas Cash?

Skip A Payment

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.

There must be no delinquencies over 30 days 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.

Call Us

903.323.0230 or 800.256.5009

or visit one of our offices to skip your

December 2018 payment*

*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.