

The Professional Touch

Fourth Quarter 2025



BRIGHT FUTURES BEGIN WITH US

Since the inception of our scholarship program in 2001, East Texas Professional Credit Union has proudly awarded a total of \$526,000 in scholarships to support students pursuing higher education. In 2025, we extended this support to 16 deserving high school seniors from schools within our field of membership. Our scholarships are awarded in two distinct categories each year.*

McLauchlin Scholarship - \$4,000 ★ **Presidential Scholarship - \$2,000**

(for students who plan to pursue a degree in education)

(for students who plan to pursue a degree in any field)

Through these scholarships, we aim to support and celebrate the diverse achievements and aspirations of our students, helping them to achieve their academic and career goals.

Please submit your application by February 15, 2026.

*The student, or an immediate family member, must have a Credit Union account in good standing to qualify for either scholarship. The applicant must be a graduating senior attending high school within East Texas Professional Credit Union's field of membership. Scholarship eligibility extends to students attending school in Anderson, Angelina, Camp, Cass, northern Cherokee, Franklin, Gregg, Harrison, Henderson, Marion, Morris, Nacogdoches, Panola, Rusk, Smith, Titus and Upshur counties. 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.

Since 1953
East Texas Professional
A COMMUNITY CREDIT UNION
903.323.0230 ★ 800.256.5009 ★ etpcu.org
Federally Insured by NCUA

UPDATE ON U.S. GOVERNMENT CHECKS

The U.S. government has recently announced changes in the way federal benefit checks will be distributed. If you currently receive government payments by paper check, please be aware that these payments are being transitioned to direct deposit or to a U.S. Treasury-issued prepaid debit card. This change is designed to improve security, reduce delays, and ensure faster access to funds.

We encourage all members who receive federal benefits to make sure their direct deposit information is current. If you have questions or need assistance contact us at 903.323.0230 or 800.256.5009.

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

COLUMBUS DAY

Monday, October 13, 2025
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

Tuesday, November 11, 2025
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

THANKSGIVING DAY

Thursday, November 27, 2025
All Offices Closed

CHRISTMAS DAY

Thursday, December 25, 2025
All Offices Closed

NEW YEAR'S DAY

Thursday, January 1, 2026
All Offices Closed

PROJECT F.I.T.

Financial Independence Training

**October 30, 2025★November 20, 2025
December 18, 2025**

To reserve your spot in an upcoming financial literacy class, please call us at 903.323.0230 or email at businessdevelopment@etpcu.org.

INTERNATIONAL CREDIT UNION DAY

Since 1948, International Credit Union Day has been observed on the third Thursday of October to highlight the incredible work credit unions do globally, encourage member engagement, and express our gratitude.

This year, East Texas Professional Credit Union is thrilled to celebrate Member Appreciation Day on **Thursday, October 16, 2025**. Join us at any of our 21 locations for a day of festivities, including refreshments and exciting cash prize drawings. We're eager to show our appreciation and celebrate with you! Thank you for being a valued member of East Texas Professional Credit Union.

FREE SHRED DAY AND FLU SHOT CLINIC

A free shred day is planned from **9 a.m. to 5 p.m.** on **Thursday, October 16** 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. Documents should be loose paper only (no brads, staples, or rubber bands.) 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 16 from Noon until 5 p.m.** Medical professionals will be at the 5000 E. George Richey Rd. location in Longview offering flu vaccines for a fee. The minimum age to receive a flu vaccine is 14 years.

ARE YOU PAYING TOO MUCH FOR INSURANCE?

For a FREE, NO-OBLIGATION quote tailored to your individual insurance needs, contact us today at 903-323-1294 or 800-256-5009, extension 1294. We provide a range of coverage options for auto, home, and life insurance.



Neighborhood Financial Services, LLC (NFS) is a Credit Union Service Organization (CUSO) owned by East Texas Professional Credit Union and licensed through the CU Financial Group. NFS is an independent insurance agency housed within the Credit Union.

OUT AND ABOUT

East Texas Professional Credit Union takes pride in being an active part of the communities we serve. Over the past few months, we have distributed more than 30,000 ETPCU planner calendars to schools within our field of membership, attended local pep rallies, served breakfast at back-to-school events, participated in the Longview Police Business Academy and had the opportunity to teach Project F.I.T. at the Kilgore Library.

The ETPCU Kindness Crew has also been busy making a difference. We served free hot dogs at the Hallsville Back-to-School Pep Rally and the Jefferson Meet the Bulldogs event; provided lunch for Daingerfield ISD staff development, White Oak Intermediate's campus luncheon, and Gilmer ISD employees; donated school supplies to Buckner Longview's School Supply Train; and offered free snacks at The Village Salon haircut-a-thon in Carthage. Our Kindness Crew also volunteered at Hughes Springs' Hometown Fourth of July celebration, and supported several Kilgore community events.

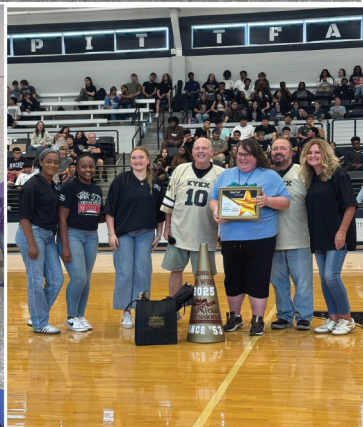
We are grateful to be part of our communities and look forward to more opportunities to get involved. Follow us on social media to stay updated on our events and outreach initiatives!



@ East Texas Professional Credit Union



@easttexasprofessionalcu



MOBILE/ONLINE BANKING UPDATE

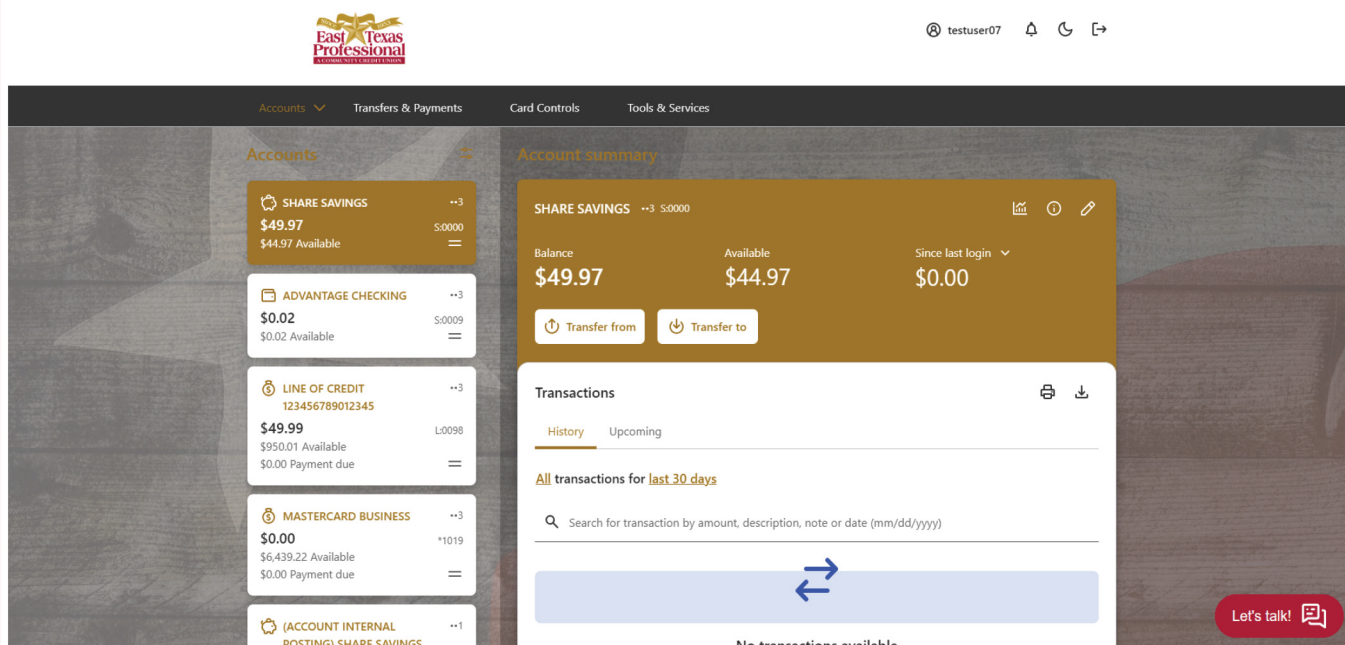
Great news! East Texas Professional Credit Union will soon be upgrading our mobile and online banking to a new platform that will offer enhanced functionality, including easy access to Zelle next year. Your login credentials and biometric information will seamlessly carry over, so the transition will be simple.

Here's how the upgrade will work:

- Update your app – The first time you log in after the upgrade, a pop-up box will prompt you to download the newest version.
- Get your PIN – Once updated, you'll receive a one-time PIN.
- Check your messages – The PIN will be sent either by text to your mobile phone number on file or by email to the address on file.
- Confirm your info – Make sure your phone number and email are up to date by selecting "Contact Information" in the current mobile or online banking platform. You can edit details directly from that page if needed.

We anticipate this upgrade will be completed by the end of October, 2025. As the project moves closer to completion, you will receive additional updates through secure messages in mobile and online banking, as well as on the ETPCU website and social media pages.

Screenshots of the new login and menu screens will also be shared to give you a preview of what's ahead.



CONSTRUCTION UPDATE

Construction on our new 11,700 sq. ft. Longview Loop Main Branch, located at 409 E. Loop 281, is progressing and remains on track for completion in the first quarter 2026. Lobby teller services, ATM access, Real Estate and financial service representatives will continue to be accessible with regular hours of operation during construction. Two drive thru lanes will remain open as much as possible until the final phase of construction, when they will close to complete the project.

We understand that this may cause some inconvenience and may disrupt your usual routine. We appreciate your patience and understanding as we work to improve our facilities and delivery channels. We invite you to visit any of our other Longview locations for access to drive thru services during construction.

LeTouneau	Pine Tree	Spring Hill	Wildwood
2301 S. High St. Longview, TX 75602	3502 W. Loop 281 Longview, TX 75604	3801 Gilmer Rd. Longview, TX 75604	2395 HG Mosley Pkwy. Longview, TX 75604

Your financial convenience remains a top priority. 24/7 access to your financial information is always available via online banking, the FREE mobile app or the automated telephone system.

We will continue to provide regular updates and share important information regarding the construction timeline. We are committed to keeping you informed throughout the entire process and look forward to serving you from this new facility once construction is complete. Thank you for choosing East Texas Professional



DID YOU KNOW?

You can view important Fraud Friday posts anytime by visiting our website at www.etpcu.org. These posts are a valuable resource to help you stay informed about current scams, fraud prevention tips, and ways to protect your personal and financial information. Whether you're catching up on recent alerts or sharing them with friends and family, our fraud education page is here to keep you one step ahead. To access the alerts page:

- ★ Go to www.etpcu.org
- ★ Hover over the Connect tab in the top menu
- ★ Click on Alerts under the "Resources" column

Stay connected! Follow us on Facebook at East Texas Professional Credit Union and on Instagram at @easttexasprofessionalcu to stay updated with our Fraud Friday posts, shared every other Friday.

HOLIDAY SKIP-A-PAY

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 76 months.

Ask About Free Mastercard Gift Cards*

*Regular purchase fee of \$2.50 waived for ETPCU members beginning 11/01/2025 through 12/31/25. Gift cards available with lobby tellers at all locations (while supplies last). Ten card limit.



903.323.0230 ★ 800.256.5009 ★ etpcu.org

Federally Insured by NCUA

OUT AND ABOUT

East Texas Professional Credit Union takes pride in being an active part of the communities we serve. Over the past few months, we have distributed more than 30,000 ETPCU planner calendars to schools within our field of membership, attended local pep rallies, served breakfast at back-to-school events, participated in the Longview Police Business Academy and had the opportunity to teach Project F.I.T. at the Kilgore Library.

The ETPCU Kindness Crew has also been busy making a difference. We served free hot dogs at the Hallsville Back-to-School Pep Rally and the Jefferson Meet the Bulldogs event; provided lunch for Daingerfield ISD staff development, White Oak Intermediate's campus luncheon, and Gilmer ISD employees; donated school supplies to Buckner Longview's School Supply Train; and offered free snacks at The Village Salon haircut-a-thon in Carthage. Our Kindness Crew also volunteered at Hughes Springs' Hometown Fourth of July celebration, and supported several Kilgore community events.

We are grateful to be part of our communities and look forward to more opportunities to get involved. Follow us on social media to stay updated on our events and outreach initiatives!



@ East Texas Professional Credit Union



@easttexasprofessionalcu

