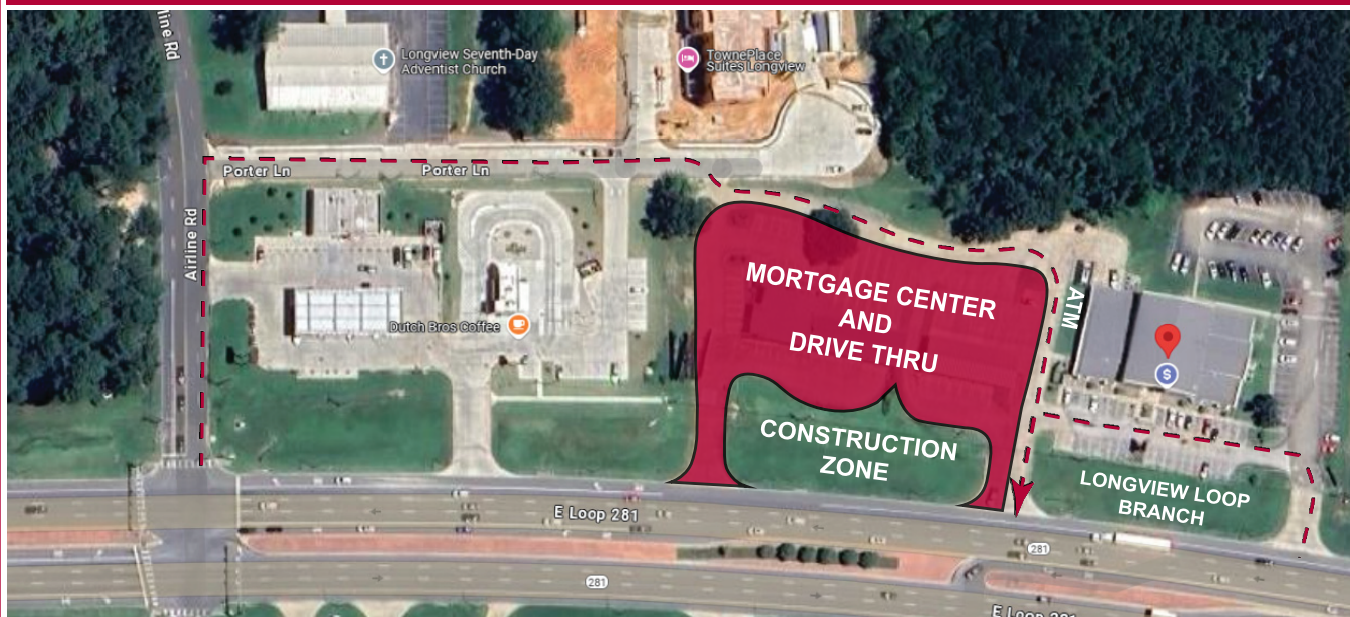


The Professional Touch

Second Quarter 2025



East Texas Professional Credit Union is pleased to announce that construction will begin soon on our new Longview Loop Main Branch at 409 E. Loop 281 in Longview. This 11,700 square-foot facility is part of our ongoing commitment to providing the best possible service and state-of-the-art amenities to improve the financial well-being of our members.

As part of this project, we will begin demolition soon to make way for the new facility. This phase of construction will impact traffic flow and parking access in the coming weeks, and we want to ensure our members are aware of these upcoming changes.

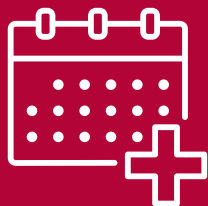
During the demolition and construction phase, the Mortgage Center and Drive-Thru area will not be accessible. For your convenience an ATM has been relocated to the west side of the Longview Loop building. To help maintain smooth traffic flow, Porter Ln.—the road behind Dutch Bros Coffee and Murphy USA—will serve as the only entry point for accessing our relocated ATM. Members will enter from Porter Ln. to reach the ATM, but please note there will be no exit from our parking lot back onto Porter Ln. Once you have accessed the ATM, you will exit onto E. Loop 281 or through our designated parking lot exits. We encourage members to use caution near the construction zone as changes continue throughout the project.

Lobby teller services, ATM access, real estate and financial service representatives will be available to serve you inside the existing Loop building during regular business hours. If you require drive-thru services, we invite you to visit one of our other Longview locations:

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

Your financial convenience remains our top priority. You will continue to have 24/7 access to your accounts via online banking, our FREE mobile app, and the automated telephone system.

We appreciate your patience and cooperation as construction begins on our new modern, state-of-the-art facility designed to better serve you. We will provide regular updates and keep you informed of any additional changes. We look forward to welcoming you to our new 11,700 square-foot facility soon!



MARK YOUR CALENDAR AND STAY AHEAD OF IMPORTANT DATES!

Holiday Hours

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

Memorial Day★Monday, May 26, 2025

All Offices Closed

Juneteenth★Thursday, June 19, 2025

Lobby

409 E. Loop 281; Longview

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

All Other Offices Closed

Independence Day★Friday, July 4, 2025

All Offices Closed

Enjoy 24/7 access to your account with our FREE mobile app, online banking and automated teller.

Annual Membership Meeting

East Texas Professional Credit Union's annual membership meeting will be held at the Holiday Inn, located at 300 Tuttle Circle, Longview, TX 75605, on **Saturday, April 26, 2025 beginning at 2 p.m.** Please join us to learn about your Credit Union's growth, success and plans for the future.

Refreshments will be served and a drawing for cash prizes will be held following the business portion of the meeting. We look forward to seeing you at this important event.

Free Shred Day

A free shred day is planned on **Friday, April 25, 2025 from 9 a.m. to 5 p.m.** 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.

You're Invited to a Rollover Seminar!

Join Paula McCauley, CRPC, and Mike Wells, TruStage Regional Vice President, for an educational seminar focused on retirement planning and rollover options. This MEMBERS Financial Services event will be held on **April 22, 2025, at 6:00 PM, at 5000 E. George Richey Rd, Longview, TX.** To RSVP, contact Paula at 903-323-1134 or email paula.mccauley@lpl.com.

Visit www.etpcu.org for more information.



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ARE YOU PAYING TOO MUCH FOR INSURANCE?

For a FREE, NO-OBLIGATION quote tailored to your individual insurance needs, visit us at 2395 HG Mosley Pkwy. or call 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 a part of the communities we serve. In the last few months we participated in the MLK Dual Credit Breakfast, the Kilgore Star Gala, the Longview, Carthage and Mt. Pleasant Chamber of Commerce Banquets, the 21st Annual Unity Honors Luncheon and the Kilgore State of the Community Luncheon.

The East Texas Professional Credit Union Kindness Crew has been busy spreading kindness! We served free hamburgers at Spring Hill ISD Education Foundation's Handbag BINGO night, passed out Valentine's Day roses to residents at Heartis Senior Living and Parkview on Hollybrook, and donated chocolates to Eastman Senior Living.

Our Kindness Crew also contributed supplies for homeless care packages, volunteered at The Homeless Resource Day, and provided care packages to CASA of Titus, Camp, and Morris Counties. Additionally, we held a shoe drive for CASA, collecting over 1,000 pairs of shoes for children in need!

It is our privilege to take part in local activities, and we look forward to each one. Follow us on social media to keep up with our events.

 @easttexasprofessionalcu

 @ East Texas Professional Credit Union



National Credit Union Youth Week: April 21-26, 2025

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. (Financial Independence Training) 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., 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. Savings and Checking Accounts* ★ F. I. T. Term Share Certificate with 5% APY**
- ★ F. I. T. First Time Auto Loan Program** ★ F. I. T. Micro Loan Program**
- ★ F. I. T. Complimentary Instant Issue Debit/ATM Cards*†

Our course is offered each month in our Administration Building, located at 5000 E. George Richey in Longview. On-site curriculum is also available at participating local high schools.

Whether our young 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 21 to Saturday, 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. **Requires active ETPCU savings and checking accounts. Financial literacy course completion required (Reality 101 or equivalent). Term Share Certificate rate subject to change without notice. Other restrictions apply. Visit ETPCU for details. *† Offer valid for new accounts only. One complimentary instant issue card per new account.

PROJECT F.I.T.

Financial Independence Training
CLASS SCHEDULE

Call us at 903.323.0230 to reserve space for an upcoming financial literacy course. Project F.I.T. is taught at the 5000 E. George Richey Rd. office location in Longview. The course length is one hour and begins at 5:00 p.m.

April 24, 2025 ★ May 29, 2025 ★ June 26, 2025



903.323.0230 ★ 800.256.5009 ★ etpcu.org

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Unlock Your Home's Value With a Home Equity Loan



Did you know your home could be the key to your financial goals? A Home Equity Loan allows you to borrow against the value of your home, giving you access to cash for major expenses like home renovations, debt consolidation, or even investing in your future.

Call us today! Our experts are ready to help you explore your options and find the best solution for your needs.

Lower Fees ★ Local Decisions ★ Your Texas Lending Experts



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Congratulations Ubaldo Meraz

Congratulations to Ubaldo Meraz on being recognized as one of the 40 Under Forty award winners! With 20 years of dedication to ETPCU, Ubaldo has played a vital role in helping our members achieve their financial goals while actively giving back to the community. We are honored to have Ubaldo as a member of our East Texas Professional Credit Union family, and we are proud to celebrate his achievements and dedication.



FIS CARD SUITE PRO

A seamless card-management app that empowers cardholders

We're excited to introduce Card Suite Pro, the mobile app designed to give you greater control over your debit cards. This app replaces MobiMoney and comes with enhanced features for easier and more secure card management.

Card Suite Pro is a stand alone app and **does not** replace the ETPCU mobile app. Card Suite Pro app can be downloaded directly from the app store.

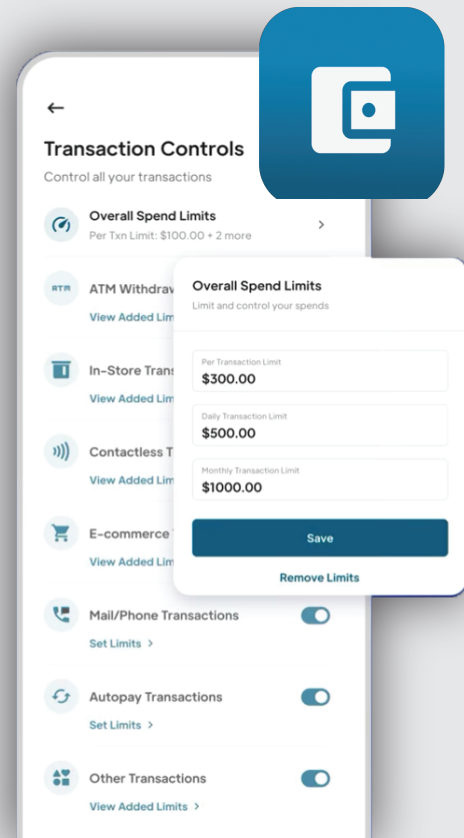
Key Features:

- ★ Improved card controls and security features
- ★ Real-time transaction alerts
- ★ Easy card activation and management
- ★ Enhanced spending insights

If you previously used MobiMoney, please note that it has been replaced by Card Suite Pro. Simply download the new app and enjoy the improved experience!

We invite you to explore Card Suite Pro and take advantage of its powerful features. If you have any questions or need assistance, our team is here to help.

For more information, please visit our website at www.etpcu.org.





Understanding 3D Secure Scams and How to Protect Yourself

3D Secure (3DS) is an extra layer of security for online transactions used by Visa (Verified by Visa), Mastercard® (Mastercard SecureCode®), and American Express® (SafeKey). While it helps prevent fraud, scammers have found ways to exploit it through social media scams. Here's how:

How 3D Secure Scams Work:

1. Phishing Websites: Scammers create fake payment pages that look like legitimate 3D Secure pages. When you enter your One Time Pin (OTP), they steal your information and complete fraudulent transactions.
2. SIM Card Swapping: Fraudsters gain control of your phone number, intercepting OTPs and authorizing fraudulent purchases.
3. Man-in-the-Middle Attacks: Scammers intercept communication between you and the payment platform, manipulating the 3D Secure process to access your account.

How to Protect Yourself:

- Verify Website addresses: Always check that the website URL is legitimate and secure (look for https:// and a padlock symbol).
- Keep OTPs Private: Never share your OTP or banking details with anyone.
- Enable Alerts: Set up transaction alerts and use two-factor authentication (2FA) for extra security.
- Monitor Accounts: Regularly check your bank statements and online accounts for suspicious activity.
- Secure Your Phone: Use strong passwords and consider extra security with your mobile provider to prevent SIM card swapping.

What to Do If You're Targeted:

- Contact Your Financial Institution: Report any suspicious transactions immediately.
- Change Your Passwords: Secure your accounts by updating passwords and enabling additional security.
- Never share your OTP with anyone – even if they claim to be from your bank.
- Be cautious of unexpected calls asking for card details or security codes.
- Check website URLs carefully before entering any payment details.
- Enable account alerts to monitor transactions in real-time.
- Use your financial institution's official app for payments instead of clicking random links.
- Stay vigilant and follow these steps to protect yourself from 3D Secure scams!