

The Professional Touch

Second Quarter 2026



Whether you're purchasing a vehicle, buying or refinancing a home, or need extra funds for life's unexpected expenses, East Texas Professional Credit Union is here to help. Our goal is to make borrowing simple, supportive, and tailored to your needs so you can move forward with confidence.

As your trusted East Texas lending experts, we offer a variety of loan options, including:

- ★ **Auto Loans** – competitive rates for new or used vehicles
- ★ **Home Loans** – options for purchasing, refinancing, or improving your home
- ★ **Personal Loans** – flexible financing for everyday needs

Enjoy lower fees, personalized service, and fast, local decisions from a team that understands our community.

Contact us today. Our lending specialists are ready to help you find the right financial solution for your needs.

BEST IN TEXAS FOR YOUR LENDING NEEDS

BUILDING THE AMERICAN DREAM

AUTO

- ★ Up to 100% financing (including tax, title and license)
- ★ Flexible Rates and Terms
- ★ Fixed Annual Percentage Rates
- ★ Optional Payment Protection Coverage
- ★ No Hidden Fees or Charges
- ★ No Prepayment Penalties with simple interest accrual method
- ★ Guaranteed Asset Protection (GAP) available

HOME

- ★ Interim Construction
Featuring a One-Time Closing, offering substantial savings in closing costs
- ★ Home Mortgage
- ★ Home Equity
- ★ Home Improvement
- ★ Refinances
- ★ Land Loans

PERSONAL

- ★ Fixed Rates and Flexible Terms
- ★ No Hidden Fees or Charges
- ★ No Prepayment Penalties
- ★ Flexible financing for everyday needs
- ★ Same day funding

21 Convenient Locations Across East Texas
903.323.0230 ★ 800.256.5009 ★ www.etpcu.org
Federally Insured by NCUA 

PROJECT F.I.T.

Financial Independence Training
Class Schedule

April 30, 2026 ★ May 28, 2026 ★ June 25, 2026

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

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FREE SHRED DAY

A free shred day is planned on **Friday, April 24, 2026 from 9 a.m. to 5 p.m.** at our Longview office located at 409 E. Loop 281. Credit Union employees will shred up to 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.

Please note: Shredding will be held at 409 E. Loop 281. All member transactions will need to be conducted at our new branch next door (319 E. Loop 281, Longview).

ANNUAL MEMBERSHIP MEETING

East Texas Professional Credit Union's annual membership meeting will be held at the Spring Hill ISD Auditorium, located at 3101 Spring Hill Rd. in Longview on **April 18, 2026**, 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.

HOLIDAY HOURS

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

MEMORIAL DAY

Monday, May 25, 2026

All Offices Closed

JUNETEENTH

Friday, June 19, 2026

319 E. Loop 281; Longview

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

Drive Thru: 8 a.m. - 5 p.m.

All Other Offices Closed

INDEPENDENCE DAY

Saturday, July 4, 2026

All Offices Closed

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

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 is proud to be actively involved in the communities we serve. In recent months, our team participated in several local events including the Kilgore College Foundation's MLK Breakfast, the Jefferson Mardi Gras Upriver Parade, the Kilgore Star Gala, and multiple chamber banquets, luncheons, and community galas throughout the region. We also celebrated the grand opening of our new Longview Loop branch!

Our team continued supporting education through Project F.I.T. (Financial Independence Training), teaching financial literacy to students at Longview ISD, Pine Tree ISD, and Carthage ISD.

The ETPCU Kindness Crew has also been busy giving back. Volunteers participated in the City of Longview Homeless Resource Day by donating supplies and assisting with outreach efforts. For Valentine's Day, our team delivered cards to residents in numerous assisted living facilities to brighten their day.

In addition, our Kindness Crew hosted several community service initiatives. We served over 300 hamburgers at Spring Hill ISD Education Foundation's Purse Bingo fundraiser event and provided 500 hot dogs for Kilgore ISD CTE Skills Day. We served pizza to Carthage ISD seniors and volunteers at their Adulting 101 event. We organized a shoe drive for CASA, collecting over 500 pairs of shoes for children in need. Our Crew also spent a morning treating Chick-fil-a customers in the lobby and drive-thru to \$5 gift cards toward their purchases!

It is always a privilege for East Texas Professional Credit Union to take part in activities that strengthen and support our communities.

Follow us on our social media platforms to stay up to date on upcoming events, community outreach, and ways we make a difference together.

 @easttexasprofessionalcu

 @ East Texas Professional Credit Union



2026 AWARD WINNER

We are thrilled to announce that East Texas Professional Credit Union has been voted #1 in Banking out of all banks and credit unions in East Texas by Locals Love Us. East Texas Professional Credit Union has grown to become the largest Credit Union in East Texas, and one of the largest in the State of Texas. Our Credit Union strives to empower our members to achieve their financial goals through personalized service, competitive rates and a wide range of products tailored to meet their needs. This award will continue to inspire us to make a positive impact in the communities we serve.

We are deeply grateful to our members and dedicated staff, whose trust and hard work have made this achievement possible.



HAPPY RETIREMENT

East Texas Professional Credit Union proudly announces the retirement of Jeannie Rodriguez after more than 40 years of dedicated service.

Jeannie began her career in August 1985 as a phone receptionist and went on to serve in several roles, including Loan Processor, FSR Manager and most recently AVP Call Center Manager.

We are incredibly grateful for her years of hard work, dedication, and the positive impact she has made on our members and community. Please join us in wishing Jeannie a happy and fulfilling retirement.



ELDER ABUSE: UNDERSTANDING AND PREVENTING SENIOR CITIZEN FRAUD

Financial exploitation of older adults is one of the fastest-growing forms of fraud today. Many fraudsters tend to target the elderly as they are more trusting, polite, and have more assets to steal. Scammers will use charm and deception to get close to the elderly to eventually persuade them to “invest” in fraudulent schemes that are presented as truthful or to transfer funds to the fraudster who initiated contact as a love interest.

How It Happens

Scammers utilize trust, fear, or urgency to gain access to the older adult’s money. Scammers can be strangers or even people that the elderly trust, such as family members, friends, or caregivers. Elder abuse can look like a trusted individual forging the elder’s signature for access of funds, common phishing emails urging them to click a suspicious link, or pressure from a caregiver to transfer a large amount of money to another account that the caregiver has access to.

Common Warning Signs

Scammers often pressure victims by creating fear or urgency. Be cautious if someone:

- Threatens arrest, legal trouble, or government action unless immediate payment is made.
- Asks for payment through unusual methods such as gift cards, Cash App, Zelle, cryptocurrency (Bitcoin), or wire transfers.
- Claims a family member is in trouble and needs money immediately.
- Requests personal banking information, passwords, or verification codes.
- Pressures you to keep the request secret from family or your financial institution.

How to Protect Yourself

Educate yourself on common scams. Remain informed about scams that target the elderly and how to recognize them. If you have been a victim of this type of activity, we encourage you to file a complaint with the FBI at www.ic3.gov. To protect your ETPCU debit/credit cards, we strongly recommend closely monitoring your accounts through Online Banking or our free Mobile App. These services provide tools to reduce your risk of being a fraud victim including Card Control, which allows you to turn your card on or off, and Manage Alerts, which allows you to receive real-time alerts of account activity.

If you have any questions or concerns, please contact us at 903-323-1238. Our team is here to help protect you.

For information on common scams, please visit the crime info tab at <https://www.ic3.gov/Psa>.

INTRODUCING ZELLE®

ETPCU now offers Zelle® through our Mobile Banking App. Zelle® is a convenient and secure way to send and receive money with friends, family and others you trust.

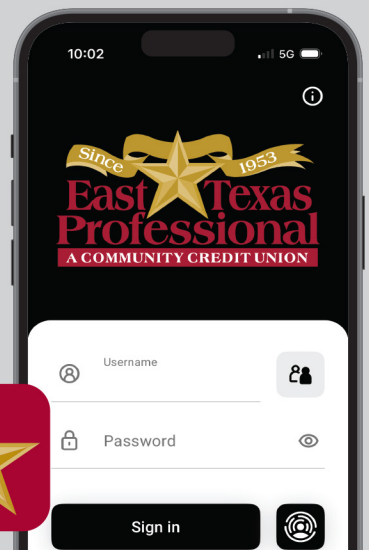
Whether you're splitting the cost of a meal, gift, or trip, Zelle® makes it easy to pay your share. Over 100 million people are enrolled with Zelle®, so you can send money to friends and family even if they don't bank with East Texas Professional Credit Union.

Neither East Texas Professional Credit Union nor Zelle® offers purchase protection for payments made with Zelle® if you do not receive the item you paid for, or the item is not as described or as you expected. Because Zelle® payments are typically processed within minutes and sent directly between accounts, they usually cannot be reversed. If you send money to someone you do not know or trust, you may not be able to recover the funds if the transaction turns out to be a scam. Only send money to people and small businesses you trust and always ensure you've used the correct email address or U.S. mobile number when sending money.

* To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

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zelle®



NATIONAL CREDIT UNION YOUTH WEEK: APRIL 19-25, 2026

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 20 to Saturday, April 25, 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.

2026 THEMED LOGO

To honor this year's 250th anniversary of the United States, East Texas Professional Credit Union introduced a special logo element for 2026. The design was intentionally created to feel distinctly American, aligning with the America 250 celebration—marking 250 years since the signing of the Declaration of Independence. This historic milestone represents the values our nation was built on, including freedom, opportunity, unity, and trust.

The ribbon elements add a ceremonial and historic touch, while its movement is inspired by the flow of the official America 250 branding. This design helps visually connect our organization to the national celebration. By maintaining our Texas star and incorporating an American flag on the left side, the design symbolizes the ribbon bringing the two together—representing our pride in our nation while honoring our strong Texas roots.

Throughout the year, you'll see the American 250 theme woven into our initiatives, events, and community outreach as we celebrate our nation's history and continue supporting the dreams, goals, and financial futures of those we serve.

Thank you for choosing East Texas Professional Credit Union for your financial needs. We appreciate your continued trust and support.

United With Trust
Building The American Dream

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