

The Professional Touch

SECOND QUARTER 2024

BEST IN TEXAS FOR YOUR LENDING NEEDS



Home equity loans and mortgage products offer homeowners valuable tools for achieving financial objectives and leveraging the equity in their property. Whether seeking to fund home improvements, vacation, college expenses or medical bills, consolidate debt or purchase a new home, East Texas Professional Credit Union can help unlock opportunities to strengthen your financial well-being and achieve your home ownership goals.



Purchase / Refinance

- All loans are kept in-house
- Multiple financing options
- Low down payment

Construction

- One-time close with competitive interest rate
- Permanent financing interest rate and terms are locked in at closing with multiple financing options
- Low down payment

Land Purchase

- 2-year interest-only financing option if building within 2 years
- Competitive rates
- Additional terms

Home Equity

- Multiple term options to choose from
- 1st and 2nd lien home equity loans
- Funds can be used for almost any reason

Home Equity Line of Credit (HELOC)

- 3 term options to choose from
- Great for paying education/college expenses!

All products offer competitive rates and terms and loan decisions are made locally.

21 LOCATIONS ACROSS EAST TEXAS

Since 1953
East Texas Professional
A COMMUNITY CREDIT UNION

903.323.0230 ★ 800.256.5009 ★ etpcu.org

Federally Insured by NCUA

Voted #1 By Locals Love Us



East Texas Professional Credit Union is honored to have 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 exists to provide a secure place for members to manage their finances. This was the foundation upon which our Credit Union was formed and remains the primary focus of our operation.

Holiday Hours

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

Memorial Day★Monday, May 27, 2024

Drive Thru Open

409 E. Loop 281; Longview

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

All Other Offices Closed

Juneteenth★Wednesday, June 19, 2024

Lobby & Drive Thru Open

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

Independence Day★Thursday, July 4, 2024

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 20, 2024 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.

Project F.I.T. Class Schedule

Strengthen your financial future with East Texas Professional Credit Union. Project F.I.T. (Financial Independence Training) was created to ensure a financially fit foundation for our young Texans. The program is designed for members ages 12-22 to teach you how to budget, save and live within your earnings.

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 25, 2024

May 30, 2024

June 27, 2024

On-site curriculum is also available at participating local high schools.

Free Shred Day

A free shred day is planned on Friday, April 26 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.

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, and the Kilgore State of The Community Luncheon.

The East Texas Professional Credit Union Kindness Crew has also been out and about the last few months. The Kindness Crew served free hamburgers at the Paul Pewitt Back to School Teacher Luncheon and the Spring Hill ISD Education Foundation's Handbag BINGO night. We also passed out roses on Valentine's Day to the resident at Heartis Senior Living, Hawkins Creek Assisted Living, and Arabella of Longview.

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.

 @ East Texas Professional Credit Union

 @eastexasprofessionalcu



ARE YOU PAYING TOO MUCH FOR INSURANCE?

Meet Loretta Motley, the new Neighborhood Financial Services agent. NFS offers a broad selection of insurance products (auto, home, life, and health) with competitive pricing available through their relationship with multiple companies.

Loretta will work to identify the insurance products that are right for you and your family and will use her years of expertise to customize your coverage as needed. She will provide unparalleled follow-up support related to your coverage and will guide you through the claims process for a prompt and fair resolution. NFS offers 24/7 service to its clients through emergency phone numbers, internet account access, email, and call center services. Please contact Neighborhood Financial Services, LLC at 903.323.1294, or 800.256.5009, x1294 for a NO COST, NO OBLIGATION price quote on your individual insurance needs.



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.

National Credit Union Youth Week: April 22-27, 2024

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 Longview office and 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 22 to Saturday, April 27, 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.

21 CONVENIENT LOCATIONS ACROSS EAST TEXAS

Carthage ★ Daingerfield ★ Diana ★ Gilmer ★ Hallsville ★ Henderson ★ Hughes Springs ★ Jefferson ★ Kilgore ★ LeTourneau
Longview Loop ★ Lufkin ★ Marshall Main ★ Marshall North ★ Mt. Pleasant North ★ Mt. Pleasant South ★ Nacogdoches
Pine Tree ★ Spring Hill ★ Tyler ★ Wildwood

FINANCIAL TIP



Consider the long-term impact before extending your loan term. Just because it fits your budget doesn't always mean it's a good deal. While it may lower your monthly payment, remember that it could increase the total interest paid over time. Make an informed decision that aligns with your financial future.

