

# The Professional Touch

Third Quarter 2025

To Our Valued Members,

On behalf of the Board of Directors, management and staff of East Texas Professional Credit Union, I would like to thank you for choosing ETPCU for your financial needs. We understand that financial confidence starts with trust. In today's ever-changing economy, we want to assure you: ETPCU remains one of the strongest, most stable financial institutions in Texas — and the nation.

Since 1953, our mission has remained clear - to provide a safe, secure, and member-focused place to borrow, save, and grow. Through economic challenges like rising inflation, rate changes, and uncertainty in the markets, ETPCU continues to lead with strength and conservative financial principles.

Here are a few ways your Credit Union stands strong:

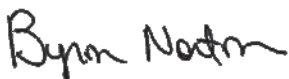
- \$1.3 billion in assets and a capital-to-asset ratio of 18.24% — more than double the federal standard for well-capitalized institutions, the highest in Texas and sixth highest in the nation for credit unions in our peer group range
- Top-rated safety scores including a perfect "Superior 300" rating from IDC Financial Publishing for the 7th straight year and a 5-star Bauer Financial rating for the 22nd consecutive year
- Strong loan growth with outstanding loan balances up 14.3% in 2024, almost triple average growth rates
- Continued national recognition as a Top 100 U.S. Credit Union by S&P Global Market Intelligence
- Proud local honors such as #1 in Banking by Locals Love Us and #1 Credit Union in Best of East Texas

As a not-for-profit financial cooperative, every decision we make is with our member-owners in mind. Whether it's reducing fees, investing in new technology, or giving back to our communities through scholarships and volunteer service, we are here to serve you, our members.

While the future may bring new challenges, one thing remains certain: ETPCU is well-positioned, well-managed, and here for you.

Thank you for your continued trust and loyalty. Together, we're building more than just strong finances — we're building a stronger East Texas.

Sincerely,



President/CEO



903.323.0230 ★ 800.256.5009 ★ [etpcu.org](http://etpcu.org)

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## GROUNDBREAKING BEGINS!

East Texas Professional Credit Union is excited to announce that construction has officially begun on our new Longview Loop building located at 319 E. Loop 281 in Longview, TX. A groundbreaking celebration was held on Wednesday, June 11, 2025, to commemorate the start of this exciting project.

The new 11,700-square-foot facility will house the current employees of our Longview Loop branch and is designed with future growth in mind. It will feature modern amenities, additional workstations, upgraded storage, and dedicated meeting and training spaces to better serve our team and our members.

We are proud to invest in the future of East Texas and look forward to enhancing our operations while continuing to provide the 5-Star Experience you expect from East Texas Professional Credit Union. Thank you for your continued patience and support during the construction process!

## COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

East Texas Professional Credit Union  
P.O. Box 6750  
Longview, TX 75608  
Phone: 903-323-0230 or 800-256-5009  
Fax: 903.323.0280  
Email: [comments@etpcu.org](mailto:comments@etpcu.org)  
Website: [www.etpcu.org](http://www.etpcu.org)

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane  
Austin, Texas 78752-1699  
Phone: 512.837.9236  
Fax: 512.832.0278  
Email: [complaints@cupd.texas.gov](mailto:complaints@cupd.texas.gov)  
Website: [www.cud.texas.gov](http://www.cud.texas.gov)

Board Members (left to right): Debbie Martin (Treasurer), Dr. Rutledge McClaran, Kay Stewart, Wilma Jamerson (Chairperson)



## HOLIDAY HOURS

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

Independence Day  
Friday, July 4, 2025  
**ALL OFFICES CLOSED**

Labor Day  
Monday, September 1, 2025  
**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 takes pride in being a part of the communities we serve. Over the past few months, we've had the honor of participating in a variety of local events, including the Lamplighter Banquet, the Annual Giants of Law Enforcement Banquet, the Kilgore Business After Hours networking event, and the Kilgore Morning Brew. We also served as the Red Carpet Sponsor for the 2025 ET Varsity Best Preps Awards in both Tyler and Longview.

Our East Texas Professional Credit Union Kindness Crew has been busy spreading joy and appreciation across the region. The Crew served breakfast to the seniors at Hughes Springs and Jefferson High Schools, provided lunch at Carthage Senior Day, celebrated the last day of school with White Oak teachers providing lunch, and visited over 70 school campuses during Teacher Appreciation Week, delivering special treats to dedicated staff. We also sponsored a booth at the Cinco de Mayo Festival in Mt. Pleasant to join in the community celebration.

We were also proud to provide lunch—catered by The Butcher Shop—for the team at Peters Chevrolet. We also hosted the Henderson Chamber of Commerce's Mid-Morning Coffee event at our Henderson office, where local businesses gathered for networking over breakfast and coffee.

We're thankful to be a part of such vibrant communities and excited for the many opportunities ahead. Follow us on social media to stay connected and see where we'll be next!

 @easttexasprofessionalcu

 @ East Texas Professional Credit Union



## PROJECT F.I.T.

### FINANCIAL INDEPENDENCE TRAINING

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.

**July 31, 2025 • August 28, 2025**  
**Septemebr 25, 2025**



## YOUTH WEEK WINNER



East Texas Professional Credit Union celebrated National Credit Union Youth Week from April 21–26 across all of our offices. During this special week, members ages 17 and under had the opportunity to participate in a youth-focused giveaway by registering at any of our 21 convenient locations for a chance to win \$200.

The drawing was held in April 2025, and we're excited to announce that Iker Garcia was selected as the winner! Iker entered the drawing at our Marshall North Branch.

Congratulations, Iker — and thank you to all our young members who participated!



# 2025 Congrats SCHOLARSHIP RECIPIENTS

East Texas Professional Credit Union is proud to announce that we have awarded a total of **\$526,000 in free money for college** since the implementation of our scholarship program in 2001. Congratulations to these students on a job well done! We wish you the best as you embark on your college journey!



## 2025 PRESIDENTIAL SCHOLARSHIP RECIPIENTS

MORGAN DEMASELLIS - HALLSVILLE HIGH SCHOOL  
SONNY JIMENEZ - SABINE HIGH SCHOOL  
KYLEIGH LEWIS - KILGORE HIGH SCHOOL  
AMIR MARTINEZ - MOUNT PLEASANT HIGH SCHOOL  
BRANDON MILES - TYLER LEGACY HIGH SCHOOL  
FLORA OLIVER - NACOGDOCHES HIGH SCHOOL  
CAROLYN PURDUM - LONGVIEW HIGH SCHOOL  
JOANA RANGEL - CHAPEL HILL HIGH SCHOOL  
YOSELINE RANGEL - CHAPEL HILL HIGH SCHOOL  
KYLER RICHEY - PAUL PEWITT HIGH SCHOOL  
CLAIRE STANFORD - HUDSON HIGH SCHOOL

## 2025 MCLAUCHLIN SCHOLARSHIP RECIPIENTS

ANALEIGH DUNN - CHAPEL HILL HIGH SCHOOL  
KENDALL GOULDEN - HALLSVILLE HIGH SCHOOL  
LANEY HAMILTON - GILMER HIGH SCHOOL  
MACY HESTER - MARSHALL CHRISTIAN ACADEMY  
SYDNEY REYNOLDS - PINEYWOODS COMMUNITY ACADEMY

## DID YOU KNOW?

You can view important Fraud Friday posts anytime by visiting our website at [www.etpcu.org](http://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:

1. Go to [www.etpcu.org](http://www.etpcu.org)
2. Hover over the Connect tab in the top menu
3. 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.

**903.323.0230 ★ 800.256.5009 ★ [etpcu.org](http://etpcu.org)**

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# 2025 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 and #1 in Personal Loans by **Locals Love Us**. We were also

voted overall winner for Best Credit Union by **Best of East Texas and Marshall's Hometown Best**. 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. These awards 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.



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# IMPORTANT PRECAUTIONS

## TO HELP REDUCE YOUR RISK OF FRAUD AND IDENTITY THEFT

As use of credit cards, debit cards and ATM cards continues to increase, it is important to take precautions to reduce your risk of fraud and identity theft. Keep these useful tips in mind to protect your accounts and reduce your risk of unwanted account activity:

**Regularly review your account statements:** Frequent review of accounts online helps to quickly recognize unauthorized activity. Verify transactions by matching purchases to your account statements.

**Keep personal information up to date:** It is important that your Credit Union has your current contact information in the event that you need to be contacted to verify account transactions. Be sure to update contact information on all accounts (cell phone, email, address). Remember that the Credit Union will never ask you for identifying information such as account numbers, card numbers or your PIN.

**Notify the Credit Union about upcoming travel:** If you are planning to travel outside of the area, notify ETPCU before you leave if you plan on using your debit or credit card. You can do this by phone, in person or via the ETPCU mobile app. It's also a good idea to carry more than one form of payment while traveling.

**Keep your PIN confidential:** No one should know your PIN, including the Credit Union. Your PIN should never be written on or stored with your card, and you should never allow another person to enter your PIN for you. Avoid using personal information such as your birth year or Social Security Number as your PIN.

**Protect your personal belongings:** Lost or stolen luggage, purses or wallets is a leading cause of identity theft. Reduce the number of personal items you carry that contain personal information, and never leave these items unattended in your vehicle.

**Be suspicious of unsolicited offers:** If you receive an unsolicited offer via postal mail, email, social media, phone call, or text message that requires you to provide your PIN, card number or other personal information, do not respond. Instead, contact the business using a different phone number to confirm the legitimacy of the request.

**Protect your computers:** Updated anti-spyware and firewalls on your computer are a necessity. Certain phishing and pharming attacks track your internet activity without your knowledge, or contain software that can be harmful to your computer. New attacks are found daily, so using current software can identify and combat such threats.

**Report lost or stolen cards:** If you misplace your card, leave it in a public place, or if it is stolen, contact Card Services immediately to report it. You can temporarily disable your ATM or debit card via the Card Controls tab on ETPCU's Mobile App.

**Pay with an attendant for gas transactions:** Fraudsters continue to target gas pumps, and since skimmers are no longer located on the outside of the pump, recognizing an affected pump is becoming more difficult. Your risk of information theft from a skimmer can be greatly reduced when you pay an attendant inside rather than paying with your card at the pump.

**Watch for scam indicators in the method of payment being requested:** Scammers often ask for payment in formats that can be more difficult to trace (i.e. reloadable or pre-paid gift cards, cryptocurrency, or money transfers), such as sending cash or initiating wire transfers or other types of money transfers. Do not act immediately. Stop and talk to someone you trust about the situation and seek guidance from the organization's official website.

**"Ten-Two Rule"** – Take 10 minutes to think about it and talk to two trusted people before acting. Use caution when posting on social media. Be aware that sharing personal information can provide criminals with clues to answer your security questions or craft believable, targeted scam messages.

Many merchants will not attempt to contact you by phone, unless explicitly requested by you first. Use cybersecurity best practices, such as enabling anti-phishing protection on your browser, avoiding clicking on unsolicited or unknown links, adding multi-factor authentication to account logins, and using strong, unique passwords for different accounts. If it sounds too good to be true, it usually is!

East Texas Professional Credit Union employs fraud analysts that work hard to monitor and identify fraudulent activity before your accounts are affected. We have established relationships with analysts from other financial institutions as well as local law enforcement officials, and alert each other when unusual activity is discovered.

Following the routine above allows you, our members, to assist in protecting your personal information and also limits potential liability for unauthorized transactions. You can contact Card Services 24 hours a day, seven days a week at 903.323.1245 or 800.442.4757.