

The Professional Touch

First Quarter 2026

CONSTRUCTION UPDATE!



East Texas Professional Credit Union is pleased to announce that construction is progressing on schedule for the new Longview Loop Main Branch, located at 319 E. Loop 281 in Longview, Texas. A groundbreaking ceremony was held in June 2025 to celebrate the official launch of the project, and the new 11,700-square-foot facility remains on track for completion in the first quarter of 2026.



This new branch represents our ongoing commitment to providing exceptional service, modern amenities, and an enhanced banking experience to support the financial well-being of our members. We look forward to elevating our operations and continuing to deliver a 5-Star Experience to all members.

We will continue to provide updates on our progress and share grand opening information as we move closer to completion. Thank you for choosing East Texas Professional Credit Union for your financial needs. We appreciate your patience throughout this project and for your continued trust and support!

Federally Insured by NCUA 



UPCOMING DATES AND REMINDERS

Holiday Hours

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

Martin Luther King, Jr. Day

Monday, January 19, 2026
409 E. Loop 281; Longview
Lobby Hours: 9 a.m. to 5 p.m.
All Other Offices Closed

Presidents' Day

Monday, February 16, 2026
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

PROJECT F.I.T.

Financial Independence Training

January 29, 2026 ★ February 26, 2026
★ March 26, 2026

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

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

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 drawings for cash prizes will be held following the business portion of the meeting. We look forward to seeing you at this important event.

Phone System Update

East Texas Professional Credit Union will be transitioning to a new phone system in January 2026. As part of this update, our self-service menu options and instructions will change, and callers may notice a new automated voice. Please listen carefully to the updated prompts when calling. Thank you for your patience as we work to improve your calling experience.

Privacy Notice

East Texas Professional Credit Union's Privacy Notice is available for review at <https://www.etpcu.org/privacy.htm>. The notice was last revised June 2012. To request a printed copy via mail, please call 903.323.0230 or 800.256.5009.

Update Contact Information

With the beginning of the new year, we ask that you check your accounts for current information. Please make sure that your address, email address, phone numbers, joint owner and beneficiary information is updated with correct data.

Notice to Members

Pursuant to Texas Credit Union Department Rule 91.315, documents relating to East Texas Professional Credit Union's finances and management are available at www.etpcu.org or by contacting East Texas Professional Credit Union Senior Management at 903.323.0230.

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. Over the past few months, our team has participated in several local high school pep rallies and proudly sponsored the Friday Night Scoreboard Show, Teacher of the Week, and Coach of the Week. ETPCU has also been involved in a variety of community events, including the East Texas Yamboree Parade, Marshall CASA Trunk or Treat, and more.

Our Kindness Crew has been busy making an impact as well. Lunch was provided at the 5th Annual Back the Blue Golf Tournament, for students from Longview-area campuses who attended Field of Faith at Spring Hill High School, for Hughes Springs ISD staff, and at several other community events. During the Kilgore Christmas Parade, the crew served 25 gallons of free hot chocolate and participated in multiple additional holiday celebrations. In the spirit of giving, the Kindness Crew also donated blankets to a local animal shelter and provided blankets, gloves, and hats to Texas Oncology patients undergoing treatment. A Thanksgiving food drive and coat drive were also organized to support local families in need.

It's an honor to be part of these special moments and to serve our East Texas communities. Follow us on social media to stay up to date on our events and outreach efforts!



@East Texas Professional Credit Union



@easttexasprofessionalcu

Artificial Intelligence: The Risks and Dangers

Social media and digital technology have changed the way we live, communicate, and access information. Whether it's shopping online, staying connected with friends, or keeping up with the news, technology is woven into our everyday routines. However, with these conveniences come new risks. Social media can be used for harmful purposes, including spreading misinformation, committing fraud, and exploiting personal data. Criminals and hackers are constantly finding new ways to take advantage of technology, and artificial intelligence is becoming one of the tools they use to do so. Some individuals use AI to create more convincing scams, making it harder for people to tell what is real and what is not.

Artificial Intelligence (AI) has become an increasingly common tool in today's digital world. It is designed to quickly generate information, recognize patterns, and assist with tasks that once required human effort. While these abilities can be helpful, AI also comes with serious concerns. Because it can create content within seconds and mimic human behavior, AI can be misused in ways that are difficult to detect. What may seem like a useful or harmless tool can quickly become dangerous if used irresponsibly or without proper safeguards.

The Dangers of AI

The use of AI can pose potential risks to both personal privacy and financial security. Scammers can use AI to personalize their tactics, making fraudulent messages appear more realistic and trustworthy. This makes it easier for them to manipulate individuals into sharing sensitive information or sending money. AI-driven tools also allow criminals to reach a larger number of people at once, increasing the likelihood that someone will fall victim to a scam. As technology advances, these scams become more convincing and harder to recognize, giving scammers a higher success rate.

How to Protect Yourself

It is important to be mindful of the information you share online and when interacting with artificial intelligence tools. Always think carefully before clicking on links, opening emails, or responding to messages. Ask yourself questions such as: Is this source trustworthy? Does this request seem suspicious? Is this information something I should be sharing? Avoid entering personal or financial information on websites unless you are certain they are legitimate and secure. Staying cautious and aware can help reduce your risk of being targeted by scams.

IMPORTANT TAX REFUND INFORMATION

- ★ All payees must sign the back of a government issued tax refund check.
- ★ All payees must be on an account for a tax refund direct deposit.
- ★ Government issued checks made payable to two people can only be deposited to an account with the same two people on the account.
- ★ Account holder's name must be printed on the tax refund prepaid card. Proper identification will be required for negotiation.
- ★ All tax refund prepaid debit cards must have an EMV/microchip to be processed.

903.323.0230 ★ 800.256.5009 ★ etpcu.org ★ Federally Insured by NCUA 

Home Loans

BUILT FOR TEXANS

Whether you're building your dream home or remodeling one to make it your own, East Texas Professional Credit Union is here to help make it happen.

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

Interim Construction ★ Home Mortgage
Home Equity ★ Home Improvement ★ Refinances
★ Land Loans ★ One-Time Closing option with substantial savings in closing costs.

Enjoy lower fees, personalized service,
and fast, local decisions.

Apply anytime online or through our FREE mobile app.



BRIGHT FUTURES BEGIN WITH US



**SCHOLARSHIP
PROGRAM**

**East Texas
Professional**
A COMMUNITY CREDIT UNION

**DEADLINE:
FEBRUARY 15, 2026**

SCHOLARSHIP CATEGORIES

ETPCU McLauchlin Scholarship - \$4,000

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

ETPCU Presidential Scholarship - \$2,000

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

Graduating seniors may pick up an application through their counselor's office at any high school within our field of membership, or at any Credit Union office location or
apply online at www.etpcu.org beginning October 2025.*

*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.

ANNUAL EMPLOYEE AWARD WINNERS & PROMOTIONS

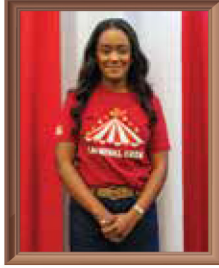
East Texas Professional Credit Union is thrilled to announce our employee award winners and promotions! These staff members were recognized for their outstanding service, positive attitudes, and strong work ethic. We're grateful to have you as part of our Credit Union family and appreciate your dedication to our members and supporting the mission of our Credit Union family.



Ashley Martin
promoted to
**Henderson
Branch Manager**



Eva Luna
promoted to
**Marshall North
Branch Manager**



Jailyn Pickron
promoted to
**Marketing
Assistant Manager**



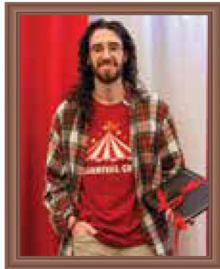
Nicole Caldwell
promoted to
**VP Branch
Operations**



Mayra Perez
promoted to
**Branch Coordinator
Lufkin**



Rookie of the Year
Jennifer Majors
Branch Coordinator
Gilmer



**Outstanding
Team Spirit**
Jackson Warren
Trainer
Human Resources
Administration



**Outstanding
Productivity**
Selina Martinez
Financial Service
Representative II
LeTourneau



**Outstanding
Member Service**
Keven Saucedo
FSR/Teller
LeTourneau



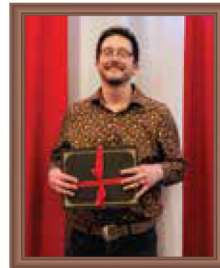
**Outstanding
Supervisor**
Ubaldo Meraz
Branch Manager II
Kilgore



**Outstanding
Branch Employee**
Skye Weeks
Financial Service
Representative II
Longview



Rising Star
Jailyn Pickron
Marketing
Assistant
Manager
Administration



**Outstanding
Achievement**
Zachary King
Financial Service
Representative II
Kilgore



MVP
Kasi Copeland
Financial Service
Representative II
Longview



Team Player
Cessley Luera
MBL Loan
Processor
Administration



EMPLOYEE OF THE YEAR

Zachary King has been named East Texas Professional Credit Union's 2025 Employee of the Year in recognition of his hard work, dedication, and commitment to excellence. He began his career with ETPCU as a Teller at the Wildwood Branch before transitioning to a Financial Service Representative role at the Kilgore Branch. Zachary's positive attitude, strong work ethic, and genuine care for our members consistently sets a high standard. Congratulations, Zach, and thank you for the outstanding impact you make every day!

PERFECT ATTENDANCE AWARDS

14 employees with 1-2 years were presented with perfect attendance certificates,
5 employees with 2-3 years, 2 employees with 3-5 years, and 3 employees with 10+ years.
Congratulations to all for reaching these impressive milestones.