The Professional Touch

Fourth Quarter 2026

A Farewell Message from Byron Norton, President/CEO



Dear Members,

As I prepare to retire at the end of this year after more than 29 years with East Texas Professional Credit Union (ETPCU), I am filled with gratitude and pride. Serving this credit union and the East Texas community has been more than a career—it has been a calling and a privilege.

Thank you to our members for your trust and partnership. You are the sole reason we exist, and it has been an honor to support your financial journeys and witness ETPCU's growth.

To the Board of Directors, thank you for your guidance and for the opportunity to serve as President and CEO for the past 22 years. Together, we have helped ETPCU become one of the highest-performing credit unions in the United States.

To our dedicated staff, thank you for your teamwork, passion, and commitment to serving others. Together, we have built an organization grounded in care, innovation, service, and financial excellence.

I am especially proud of how ETPCU has grown throughout East Texas. We have expanded our products and services, embraced change, and adapted to an evolving financial landscape while remaining firmly committed to our members.

As I enter retirement, I am confident in ETPCU's future. Our leadership team is exceptional, and I look forward to seeing them continue advancing our mission. I am also confident that John Griffin will lead the credit union with insight, dedication, and purpose. I wish him every success as he becomes ETPCU's fourth President.

Although I am beginning a new chapter, ETPCU will always hold a special place in my heart. This is not goodbye, but a transition, and I look forward to staying connected and celebrating the continued success of this remarkable organization and community.

Thank you for the memories, support, and privilege of serving you. It has been the journey of a lifetime, and I am forever grateful.

With heartfelt gratitude and warmest wishes,

Sincerely,

Byron Norton

President/CEO

Since 1953
East Texas Professional
A COMMUNITY CREDIT UNION
903.323.0230 ★ www.etpcu.org
Federally Insured by NCUA

WELCOMING NEW LEADERSHIP

John D. Griffin Named ETPCU's President



Dear Members,

As I prepare to step into the role of President and CEO, I am grateful for the opportunity to continue serving East Texas Professional Credit Union and our members.

ETPCU has been a big part of my life for more than 20 years. I began my career in 2003 as Kilgore Branch Manager. In 2007, I moved into Loan Operations as Assistant Vice President, followed by Vice President and Loan Manager in 2010. Since 2014, I have served as Senior Vice President of Lending Operations. Each of these roles has given me a different perspective on our credit union and, more importantly, the opportunity to work with and serve our members in many different ways.

Throughout my career, I have always believed in working hard, strong ethics, and being someone others can count on. Those are the same values I will bring with me into this new role. Over the years, I have had the opportunity to learn from many great people and gain experience in different areas of the credit union. Each role has helped shape the person and leader I am today.

I am especially thankful for our employees. Their hard work and commitment to our members are a big part of what makes ETPCU successful. I look forward to working alongside them as we continue to evolve, improve, and find new ways to serve our members.

As we move into this next chapter, my focus will be on continuing the strong foundation built while preparing ETPCU for the future. There will always be new opportunities and challenges ahead, but our commitment to our member's success and communities will remain the same.

I am thankful for the confidence placed in me and excited about what lies ahead. It is an honor to have the opportunity to lead ETPCU, and I look forward to continuing to serve our members for many years to come.

Sincerely,

President/CEO

INVESTING IN YOUR FUTURE

ETPCU SCHOLARSHIPS

Our scholarships are awarded in two distinct categories each year.*

★$4,000
McLauchlin Scholarship
(for students who plan to pursue a degree in education)

★$2,000
Presidential Scholarship
(for students who plan to pursue a degree in any field)

Through these scholarships, we aim to support and celebrate the diverse achievements and aspirations of our students, helping them to achieve their academic and career goals. Please submit your application by **February 15, 2027**.

*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.

Applications are available online at **https://www.etpcu.org/connect/resources/scholarship-application.** Applications may also be picked up at the counselor's office at any high school within our field of membership, or at any East Texas Professional Credit Union office location.

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

★ COLUMBUS DAY
Monday, October 12, 2026
319 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

★ VETERANS DAY
Wednesday, November 11, 2026
319 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

★ THANKSGIVING DAY
Thursday, November 26, 2026
All Offices Closed

★ CHRISTMAS DAY
Friday, December 25, 2026
All Offices Closed

★ NEW YEAR'S DAY
Friday, January 1, 2027
All Offices Closed

INTERNATIONAL CREDIT UNION DAY

Since 1948, International Credit Union Day has been observed on the third Thursday of October to highlight the incredible work credit unions do globally, encourage member engagement, and express our gratitude.

This year, East Texas Professional Credit Union is thrilled to celebrate Member Appreciation Day on **Thursday, October 15, 2026.** Join us at any of our 21 locations for a day of festivities, including refreshments and exciting cash prize drawings. We're eager to show our appreciation and celebrate with you! Thank you for being a valued member of East Texas Professional Credit Union.

FREE SHRED DAY

A free shred day is planned from **9 a.m. to 5 p.m.** on **Thursday, October 15** at the old 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. Documents should be loose paper only (no brads, staples, or rubber bands). 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.

FLU SHOT CLINIC

ETPCU will host a flu shot clinic on **Thursday, October 15 from Noon until 5 p.m.** Medical professionals will be at the 5000 E. George Richey Rd. location in Longview offering flu vaccines for a fee. The minimum age to receive a flu vaccine is 14 years.

OUT AND ABOUT

East Texas Professional Credit Union takes pride in being an active part of the communities we serve. Over the past few months, we have distributed more than 30,000 ETPCU planner calendars to schools throughout our field of membership, attended local pep rallies, served breakfast to staff for back-to-school events, and had the opportunity to teach Project F.I.T. to young adults at the Kilgore Public Library.

Our ETPCU Kindness Crew has also been busy giving back. The team cooked and served free hot dogs at the Hallsville Back-to-School Pep Rally, provided pizza at the Jefferson Meet the Bulldogs Pep Rally, and cooked and served lunch for Daingerfield ISD staff development. The crew also donated school supplies to Buckner Longview's School Supply Train, provided gift bags filled with baby items for the WIC Family Celebration, and donated supplies to Church on the Rock's Back-to-School Bash in Daingerfield.

We are grateful to be part of our communities and look forward to more opportunities to get involved. Follow us on social media to stay updated on our events and outreach initiatives!





@ East Texas Professional Credit Union
@easttexasprofessionalcu

PROJECT F.I.T.
FINANCIAL INDEPENDENCE TRAINING

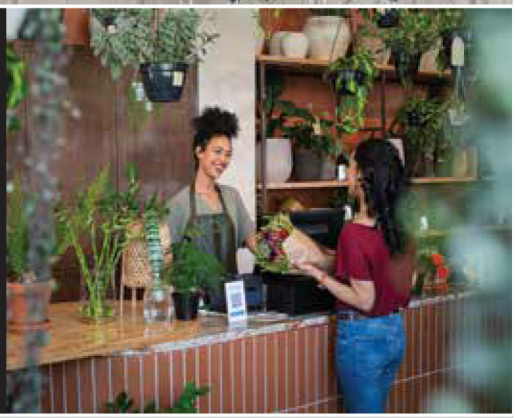


- ★**Thursday, October 29, 2026**
- ★**Thursday, November 19, 2026**
- ★**Thursday, December 17, 2026**

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

Use your Mastercard® in-store for a chance to win*

Every eligible in-store purchase with your East Texas Professional Credit Union Mastercard® could earn you a chance to win a trip – or a $100 Mastercard Prepaid® card. Between 7/1/26 and 12/31/26, earn one (1) entry for each eligible in-store purchase using your physical card and two (2) entries for each eligible in-store digital wallet purchase.*



*NO PURCHASE NECESSARY. Void where prohibited. Open only to existing Mastercard cardholders who are legal perm. residents physically located in one (1) of the fifty (50) U.S. & DC, and legal age of majority before 7/1/26. PIN-based debit, international, corporate, online transactions, and transactions processed on a non-Mastercard operated network are ineligible. Ends 12/31/26. For Official Rules & complete details, visit

https://www.priceless.com/shopping/product/225772/2026-priceless-surprises-for-community-institutions?cmp=2026.q2.us.nam.cons.dir-res.prod.psrp.ps-community-institutions.etdci26.emc.txt.others.en-us.digitalwalletnewsletters

East Texas Professional
A COMMUNITY CREDIT UNION

ARE YOU PAYING TOO MUCH FOR INSURANCE?

Neighborhood Financial Services LLC

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.

PROTECT YOUR HARD-EARNED MONEY: **RECOGNIZE THESE MAJOR SCAM RED FLAGS**

As the use of debit cards, credit cards, and online banking continues to grow, so do fraud and identity theft scams. Someone will use many tactics to gain access to your personal information or access to your funds. By knowing the warning signs and taking simple precautions, it can help protect your accounts and reduce your risk of fraud.

Secrecy and False Stories

- **Forced Secrecy:** Someone tells you not to share the real reason for your withdrawal with family members or credit union employees.
- **Made-Up Stories:** Someone tells you to give a false reason for withdrawing the money, such as buying a car or making home repairs.

Pressure and Urgency

- **Government Impersonators:** Someone claims to be a government official and demands money to avoid arrest, deportation or fines. They may also claim they are helping "secure" your account or assisting with an investigation.
- **Family Emergencies:** Someone calls or messages claiming a loved one is hurt, in jail or in trouble and needs money immediately.
- **Fake Winnings:** Someone claims you've won a lottery or sweepstakes but says you must pay taxes or fees before receiving the prize.
- **Fear Tactics:** Someone threatens arrest, physical harm, financial loss, or other consequences, if you don't send money or act immediately.

Unusual Ways to Send Money

- **Gift Card Requests:** Someone tells you to purchase gift cards and give them the numbers from the back.
- **Bitcoin or Cryptocurrency ATMs**: Someone tells you to withdraw cash and deposit it into a Bitcoin or cryptocurrency ATM.
- **Unexpected Requests for Money:** Someone you've never met in person—or someone you haven't heard from in a long time—suddenly asks you for money.

Phone and Digital Warning Signs

- **Coached Responses:** Someone stays on the phone while you complete the transaction and tells you what to say to credit union employees.
- **Remote Access:** Someone asks to connect remotely to your computer or mobile device.
- **Verification Code Request:** Someone asks you to read a code you received back to them for "verification purposes."

If You've Been a Victim

Report it to 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.

EAST TEXAS PROFESSIONAL CREDIT UNION

LOANS FOR THE HOLIDAYS

7.99% APR

Terms up to 12 months: 12 monthly payments of approximately $86.99 per $1,000 borrowed. Credit score must be 700 or above.

8.99% APR

Terms up to 12 months: 12 monthly payments of approximately $87.45 per $1,000 borrowed. Credit score must be 680-699 or above.

*All loans subject to ETPCU's normal credit guidelines. Not applicable on existing ETPCU loans. Rate valid October 1, 2026 - January 31, 2027.

HOLIDAY SKIP-A-PAY

CHOOSE ONE PAYMENT TO SKIP

In order to qualify for the Skip-A-Payment option, your loan must meet the following criteria:

- The previous month's payment must be paid prior to skipping your November or December payment.
- You must have completed a minimum of six monthly payments.
- There can be no more than three late payments (11-30 days delinquent) within the last 12 months.
- All other loans must be current.
- There cannot have been a payment skipped or extended on the subject loan within the last 12 month period.

*Not applicable on the following loan types: real estate, home equity, home improvement, credit cards and all commercial loans. All Skip-A-Payments subject to ETPCU's normal credit guidelines and also the specifications listed above. Skip-A-Payment is for one month's loan payment, regardless of payment frequency. If the loan payment is made through payroll deduction/direct deposit, bank draft or automatic transfer, the normal payroll distribution will be deposited into the member's share account. Skip-a-payment is not available on loans with original terms greater than 76 months.

NO FEES. JUST FOR YOU!

Ask About **Free Mastercard Gift Cards***

*Regular purchase fee of $2.50 waived for ETPCU members beginning **11/01/2026 through 12/31/26.** Gift cards available with lobby tellers at all locations (while supplies last). Ten card limit.

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