

The Professional Touch

Third Quarter 2026

ETPCU TOP NEWS

Ranked by S&P Global Market Intelligence

East Texas Professional Credit Union ranked as a top 100 Nationwide Award Recipient in S&P Global Market's annual survey rating of all U.S. Credit Unions, ranking 75th overall.

Scored by IDC Financial Publishing, Inc.

East Texas Professional Credit Union received a perfect superior 300 score from IDC Financial Publishing, Inc. for the seventh consecutive year. **A perfect score is extremely rare and given only to financial institutions displaying superior ratings in each of the 24 key financial ratio areas.**

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. ETPCU's mobile banking app is available for download on both the App Store and Google Play Store.

ETPCU History Series

Join us on Facebook and Instagram throughout July as we share moments, memories, and milestones that helped shape who we are today.

21 Convenient Locations Across East Texas

903.323.0230 ★ 800.256.5009

www.etpcu.org

Federally Insured by NCUA

TURN YOUR **EQUITY** INTO OPPORTUNITY



Your home is more than just a place to live - it can also help you take care of life's bigger expenses. Whether you're planning renovations, consolidating debt, covering education expenses, taking a much-needed vacation, or handling other major expenses, the equity in your home can help make it happen. At ETPCU we're committed to making the borrowing process simple, personal, and stress-free from start to finish.

Enjoy competitive rates, flexible terms, and decisions made locally by people who care to help you reach your goal.

Contact us today! Our lending specialists offer a variety of financial solutions to meet all your lending needs.



PROJECT F.I.T.

Financial Independence Training
Class Schedule

July 30, 2026 ★ August 27, 2026 ★ September 24, 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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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
Website: 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@tud.texas.gov
Website: www.tud.texas.gov

HOLIDAY HOURS

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

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.

The ETPCU mobile app is available for download on both the App Store and Google Play Store.



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:

COMMUNITY SPONSORSHIPS

- LISD 26th Annual Lamplighter Banquet
- Cinco de Mayo Festival in Mt. Pleasant
- Annual Giants of Law Enforcement Banquet
- Tyler and Longview ET Varsity Best Preps Awards

KINDNESS CREW COMMUNITY OUTREACH

Gold Star Chuck Wagon & Community Events

ETPCU's Gold Star Chuck Wagon, served more than **2,200** hot dogs, corn dogs, and hamburgers at events across East Texas during the third quarter of 2026, creating opportunities to connect with the communities we serve including:

- Spring Hill ISD Panther Night Out
- Habitat for Humanity Golf Tournament
- Marshall High School Teacher Appreciation Luncheon
- White Oak ISD End-of-Year Luncheon

Teachers & School Appreciation Events

ETPCU visited over **70** schools across East Texas during Teacher Appreciation Week providing snacks and treats to educators.

Breakfast was also provided for more than **300** seniors during senior celebration events at:

- Harmony ISD ▪ Hughes Springs ISD ▪ Jefferson ISD ▪ Pewitt CISD

Gilmer ISD Teacher Appreciation Luncheon

ETPCU provided Chick-fil-a sandwiches, along with water, chips and cookies, to the entire Gilmer ISD Staff.

Hallsville West Elementary Career Day

ETPCU also visited the Hallsville West Elementary campus to speak with students about careers in the banking field.

Community Outreach

Winnie Berry Humane Society

Donated food, treats and supplies to animals at the Pet Center.

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!





Fraud and Identity Theft: What to Watch For and How to Stay Safe

As the use of debit cards, credit cards, and online banking continues to grow, so do fraud and identity theft scams. Scammers 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.



Common Warning Signs

- **Suspicious or unsolicited offers through email, social media, phone call, or text message.** Do not provide your PIN, card number, passwords, or personal information. Contact the business directly using a trusted phone number.
- **Request for payment through gift cards, cryptocurrency, or money transfer.** Scammers often pressure victims to act quickly. Do not act immediately. Stop and talk to someone you trust about the situation and seek guidance from the organization's official website.
- **Skimming devices on ATMs, gas pumps, and card terminals.** Inspect card readers before use and consider paying inside with an attendant when possible.



How to Protect Yourself

- **Do not act immediately if you feel rushed, pressured, or suspicious of a request.** Take 10 minutes to think about the situation and talk to someone you trust.
- **Keep your PIN confidential.** Do not write or store your PIN information on your card and do not 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.
- **Use caution when posting on social media.** Sharing personal information can provide scammers with clues to answer your security questions or create believable, targeted scam messages.
- **Use cybersecurity best practices.** Avoid clicking on unsolicited or unknown links or attachments, enable multi-factor authentication when available, and use strong, unique passwords for your accounts.



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>.

ETPCU Spotlight

2026 SCHOLARSHIP RECIPIENTS

PRESIDENTIAL SCHOLARSHIP RECIPIENTS

Andrew Black – New Diana High School
Sophie Brinkman – Longview High School
Andrew Engel – Harmony High School
Kenzie Miller – Kilgore High School
Katherine Philley – Gary High School
Annabella Phillips – Jefferson High School
Israel Purdum – Hallsville High School
Abigail Tarkington – Hallsville High School
Raegan Stuard – Pittsburg High School
Cody Whitaker – Paul Pewitt High School

MCLAUCHLIN SCHOLARSHIP RECIPIENTS

Addyson Franklin – Lufkin High School
Rebecca Adams – Martinsville High School
Cara Sims – Elysian Fields High School
Kristen Wardlaw – Spring Hill High School
Andrew Wood – Kilgore High School



East Texas Professional Credit Union is proud to announce that we have awarded a total of **\$566,000** 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!

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BRANCH HIGHLIGHT

LONGVIEW MORTGAGE CENTER

Located at 319 E. Loop 281; Longview, TX 75605

- ★100+ years of combined expertise in the mortgage industry
- ★No appointment required, walk-ins are welcome
- ★Local decisions
- ★Loan options to fit every need:

Interim Construction
Home Mortgage
Home Equity
Home Improvement
Refinances
Land Loans



YOUTH WEEK WINNER

East Texas Professional Credit Union celebrated National Credit Union Youth Week from April 20–25 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 2026, and we're excited to announce that Jaydenn Beltran was selected as the winner! Jaydenn entered the drawing at our Marshall Main Branch.

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



TESTIMONIAL CONTEST WINNER

East Texas Professional Credit Union launched the "This Is Why" Testimonial Contest, inviting members to share what makes East Texas Professional Credit Union their trusted financial partner.

The top five videos were featured on our Facebook page with the video receiving the most likes selected as the Winner!

We're excited to congratulate Mya Patterson as this year's winner! Thank you to all of our members who participated and shared their stories!