Professional Touch

FIRST QUARTER 2023

MERGER UPDATE

We are pleased to announce that the merger of East Texas Professional Credit Union with North East Texas Credit Union that began on July 1, 2022 is nearing completion. The merger will enter the final stage of culmination after close of business on Friday, March 31, 2023 when the process of combining the core systems will begin.

As a part of this final merger transition, all former NETCU accounts will be transferred into the East Texas Professional Credit Union core system and will become active accounts under that system. Duplicate account numbers will be re-assigned while non-duplicating numbers will remain the same. (Former NETCU members will be notified of the new account number in advance if applicable.)

Debit cards will also migrate into the new system. During the time of the transition, ATM and debit card transactions from both systems MAY experience limited outages. However, we anticipate a smooth card transition with minimal downtime of financial services during the changeover. We apologize in advance for any inconvenience you may experience as a result.

Please watch for correspondence from East Texas Professional Credit Union related to the merger in the upcoming weeks prior to the merger.

As a scheduled part of the transition, all former NETCU locations will be closed on Monday, April 3, 2023 to allow time for completion of the core system merger. The offices will reopen with regular business hours on Tuesday, April 4, 2023. All East Texas Professional Credit Union offices will maintain regular hours during the time of the transition.

Once the merger is complete, all members will be able to enjoy the full functionality of all credit union products and services at all branch and ATM locations. As a result of the merger, ETPCU now has 21 branch locations here in East Texas to better serve your banking needs. We invite you to stop by any of our office locations to meet our staff and tour our facilities.

We are very excited about this new partnership! The merger of East Texas Professional Credit Union with North East Texas Credit Union is significant in many ways. It is our largest merger to date. As a result, we have added six new office locations and welcomed sixty new staff members to our Credit Union family. This merger also solidifies our footprint throughout East Texas and will now afford us the economies of scale to compete with larger financial institutions moving into our market area.

Our Board of Directors, management and staff are happy to welcome North East Texas Credit Union members into our East Texas Professional Credit Union family. It is our privilege to serve you as we work together to enhance your financial well-being. We value your membership and look forward to serving your future financial needs!





East Texas Professional Credit Union is happy to announce that we are nearing completion of our new 47,000 square foot Administration Building which will house our entire back-office support staff, as well as a brand-new state of the art data center. This facility will provide us with much needed space for current, as well as future, expansion and increased growth opportunities for employees as new positions are created.

Annual Membership Meeting

East Texas Professional Credit Union's annual membership meeting will be held at the Holiday Inn Iocated at 300 Tuttle Circle, Longview, TX 75605 on April 22, 2023 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.

Update Contact Information

With the beginning of the new year, we recommend 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 or 800.256.5009.

Holiday Hours

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

Martin Luther King, Jr. Day

Monday, January 16, 2023 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

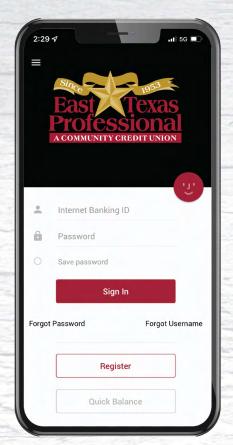
Presidents' Day

Monday, February 20, 2023 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

Enjoy 24/7 access to your account with our FREE mobile app, online banking and automated teller

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.



DID YOU KNOW

Did you know East Texas Professional Credit Union's Mobile app allows you to set up account alerts? Setting alerts makes it easy to know where your account stands so you can take action to access new deposits or guard against a low balance, and unusual fraudulent activity. Setting account alerts keeps you in the know about account information important to you. Here's how to set up your account alerts.

Tap: Menu button ≡in the top left corner



Tap: Manage Alerts to set up or make changes to current mobile alerts

Tap: Edit to change the email address or cell number that will receive the alert



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IMPORTANT TAX REFUND INFO

- ★ All payable parties 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 debit card.

 Proper identification will be required for negotiation.
- ★ All tax refund prepaid debit cards must have an EMV/micro chip before being negotiated.

EAST TEXAS PROFESSIONAL CREDIT UNION

BRANCH AND ATM LOCATIONS

CARTHAGE

1925 W. Panola St. Carthage, TX 75633 ATM AVAILABLE

DAINGERFIELD

1206 Linda Dr.
Daingerfield, TX 75638
ATM AVAILABLE

DIANA

1978 US Hwy. 259 S Diana, TX 75640 ATM AVAILABLE

GILMER

1091 US Hwy. 271 N Gilmer, TX 75644 ATM AVAILABLE

HALLSVILLE

802 W. Main St. Hallsville, TX 75650 ATM AVAILABLE

HENDERSON

723 E. Main St. Henderson, TX 75652 ATM AVAILABLE

HUGHES SPRINGS

1412 E. First St. Hughes Springs, TX 75656 ATM AVAILABLE

JEFFERSON

302 E. Broadway Jefferson, TX 75657 ATM AVAILABLE

KILGORE

304 N. Kilgore St. Kilgore, TX 75662 ATM AVAILABLE

LETOURNEAU

2301 S. High St. Longview, TX 75602 ATM AVAILABLE

LONGVIEW LOOP

409 E. Loop 281 Longview, TX 75605 ATM AVAILABLE

LUFKIN

406 College Dr. Lufkin, TX 75904 ATM AVAILABLE

MARSHALL

305 S. Alamo Blvd. Marshall, TX 75670 ATM AVAILABLE

East Texas Professiona A COMMUNITY CREDIT UNION

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MARSHALL NORTH

1708 East End Blvd. N Marshall, TX 75670 ATM AVAILABLE

MT. PLEASANT NORTH

105 W. 18th St. Mt. Pleasant, TX 75455 ATM AVAILABLE

MT. PLEASANT SOUTH

1405 S. Jefferson St. Mt. Pleasant, TX 75455 ATM AVAILABLE

NACOGDOCHES

1407 Cardinal St. Nacogdoches, TX 75961 ATM AVAILABLE

PINE TREE

3502 W. Loop 281 Longview, TX 75604 ATM AVAILABLE

SPRING HILL

3801 Gilmer Rd. Longview, TX 75604 ATM AVAILABLE

TYLER

850 Rice Rd. Tyler, TX 75703 ATM AVAILABLE

WILDWOOD

2395 HG Mosley Pkwy. Longview, TX 75604 ATM AVAILABLE

Visit etpcu.org for hours of operation.

Visit https://www.etpcu.org/connect/atm-and-branch-locator for more ATM locations.

EMPLOYEE ANNUAL AWARDS

East Texas Professional Credit Union is proud to announce our annual employee award winners! These staff members were recognized for their exemplary service, positive attitudes and unparalleled work ethic. We are honored to have you as a member of our Credit Union family and thank you for your hard work and dedication to our members and our institution!



Member Service Chasity Grigsby



Member Service Brian Derr



Team Spirit Shawnna Young



Team Spirit Jackson Warren



Productivity Mayra Munoz



Productivity Vicki Walker



Supervisor Catie Thomas



Shelby Bell



Branch Employee Kristell Valle



Branch Employee Domonica Godbolt



Rising Star Eric Rodriguez



Rising Star Blanca Ramirez



Outstanding Achievement Outstanding Achievement Niki Carpenter



Nicole Lawson



Eearl Mueller



Joy Pearson



Team Player Heather Thomas



Team Player Denise Craig



Rookie of the Year Chantel Todd



Rookie of the Year Jennifer Rangel

EMPLOYEE OF THE YEAR



Chelsie Smith has been recognized by East Texas Professional Credit Union as the Employee of the Year for 2022. Chelsie joined the ETPCU family in 2009 in the Longview office as a Teller and has worked in numerous capacities since that time. She currently serves as a Credit Buyer in the Longview Loop office and was recently promoted to

Assistant Vice President Senior Credit Buyer. Chelsie has done an outstanding job working with our indirect dealers, processing loans and contracts. Chelsie has worked hard to learn all duties of each area of the loan department. Congratulations to this outstanding employee for her hard work and commitment to the Credit Union.



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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 numerous East Texas high school pep rallies, the East Texas Yamboree parade, the Kilgore Downtown Trick-or-Treat festivities, the Panola County Senior Expo, Career Day for Spring Hill Intermediate and much more!

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



@easttexasprofessionalcu

Project F.I.T. Class Schedule

Strengthen your financial future with East Texas Professional Credit Union. Project F.I.T. 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.

January 26, 2023 ★ February 23, 2023 March 30, 2023

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







NEED MONEY FOR COLLEGE?

Get free money for college and get ready for your future!

ETPCU McLauchlin Scholarship - \$2,000

(for those who wish to pursue an education degree)

ETPCU Presidential Scholarship - \$1,000

(for those who wish to pursue a degree in any field)

Applications for the 2023 scholarship program are available for download at www.etpcu.org or may be picked up from the counselor's office at any high school within our field of membership or at any Credit Union location. The scholarship application deadline is February 15, 2023.*

*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.