



Company Overview

East Texas Professional Credit Union is a full service financial institution with ten offices located throughout East Texas and a membership base of more than 60,000.

East Texas Professional Credit Union was established in 1953 as an education-based credit union. Over time East Texas Professional expanded its field of membership to a community charter that encompasses numerous East Texas counties. Today, membership is available to anyone who lives or works in Anderson, Angelina, northern Cherokee, Gregg, Harrison, Henderson, Nacogdoches, Panola, Rusk, Smith and Upshur counties.

East Texas Professional Credit Union is federally insured by the National Credit Union Administration (NCUA), a U.S. Government Agency. Savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Leadership

Board of Directors, East Texas Professional Credit Union

East Texas Professional Credit Union is governed by a board of directors elected by and from the Credit Union's membership. Board members serve voluntarily without compensation.

Byron Norton, President and Chief Executive Officer, East Texas Professional Credit Union

Byron Norton leads a team of more than 200 employees dedicated to enhancing the financial well-being of East Texans. Norton has served in numerous leadership roles during his nearly 20 years at East Texas Professional Credit Union.

He received his bachelor of science degree from Stephen F. Austin State University where he graduated summa cum laude. He is an Award of Excellence graduate of Southwest CUNA Management School. Norton serves on a number of industry and community boards including the Credit Union Coalition of Texas, Centurion Club, Neighborhood Financial Services, among others.

John Griffin, Senior Vice President/Lending Operations, East Texas Professional Credit Union

John Griffin serves as senior vice president of lending operations, and is a member of the Credit Union's executive management team. He is responsible for all areas of lending, as well as oversight of title services, account resolution, Neighborhood Financial Services, and grounds and maintenance.

Griffin has worked nearly 20 years in the financial services industry and served in several leadership roles since joining East Texas Professional Credit Union in 2003. He holds a bachelor's degree in business administration from the University of Houston, and graduated with honors from Southwest CUNA Management School.

Scot Haines, Senior Vice President/Operations, East Texas Professional Credit Union

Scot Haines is senior vice president of operations, and is a member of the organization's executive management team. In this role, Haines oversees teller operations, deposit account services, call center operations, compliance and legal functions, and marketing and business development strategies.

His educational background includes a bachelor of science degree in mathematics and a master of business administration degree, both from Bradley University. Haines has more than 26 years of experience in the credit union industry.

Debbie Pearce, Senior Vice President/Accounting, East Texas Professional Credit Union

Debbie Pearce is senior vice president of accounting. Her team is responsible for overall financial management of the organization, including accounting, balance sheet management, corporate investments and tax calculations. Pearce also oversees card services.

She holds a bachelor's degree in business management from Texas Tech University and a bachelor's degree in accounting from the University of Texas at Tyler. Pearce has extensive Credit Union experience and has been employed by East Texas Professional Credit Union for more than 30 years. She is also a member of the Credit Union's executive management team.

Products and Services

Savings Accounts
Checking Accounts
Free Mobile Banking
MasterCard Debit Cards with No Monthly Fee
Direct Deposit
ATM Cards
Free Internet Banking
Bill Payer
Mobile Deposit
Term Share Certificates
Money Market Accounts

Home Improvement Loans
Home Equity Loans
Home Mortgage Loans
Vehicle Loans
Recreational Loans
Line-of-Credit Loans
MasterCard Credit Cards
Personal Loans
Business Accounts
Merchant Services
Member Business Loans

Facilities

East Texas Professional Credit Union operates ten office locations in eight cities.



Gilmer



Henderson



Kilgore



Longview



Lufkin



Marshall



Nacogdoches



Pine Tree



Spring Hill



Tyler

Accolades

- East Texas Professional Credit Union is honored to have received the BauerFinancial 5-star superior rating for financial strength and stability for more than 21 consecutive years.
- The Credit Union was voted Best in Personal Loans, Best in Mortgage and Real Estate Loans, and among the Best in Banking by Locals Love Us.
- East Texas Professional was named Best Credit Union and Best Mortgage Lender in the Longview News-Journal's Readers' Choice Awards.
- East Texas Professional Credit Union also received a financial strength rating of "A+" from Weiss Ratings. Fewer than 10% of the nation's financial institutions can claim this distinction.



FAQs

What is a Credit Union?

A credit union is a non-profit, financial cooperative owned and operated by its members. The volunteer Board of Directors that oversees each credit union is elected by the membership. Credit unions have historically provided members with a safe place to save money, as well as a sensible place to borrow money at competitive interest rates through the “pooling” of members’ funds.

How can I open an account or join the Credit Union?

To join East Texas Professional Credit Union, each member must deposit a minimum of \$5 into a savings account. These funds remain on deposit in your account throughout the duration of your membership in the Credit Union.

Who is eligible to join or open an account?

Membership in East Texas Professional Credit Union is available to all individuals who:

- Live or work in Anderson, Angelina, Northern Cherokee, Gregg, Harrison, Henderson, Nacogdoches, Panola, Rusk, Smith and Upshur counties (excluding those individuals who are members of an occupational credit union whose home office is located within these counties)
- Are employed or certified to work in education, health care, professional fields, government/social services and students in Camp and Marion counties
- Are employed or certified to work in the education fields and students in the following cities: Daingerfield in Morris County; Hughes Springs and Avinger in Cass County (student eligibility applies to students ages 17 or older)
- Are receiving retirement, pension, or other benefits as a result of prior employment by any business or organization included within our field of membership
- Are spouses of persons who died while within our field of membership
- Are family members of an individual who is either a current member or is eligible for membership in East Texas Professional Credit Union (Family members include spouse, parents, grandparents, children, grandchildren, great grandchildren, brothers, sisters and in-laws)