

ECU will never call you to verify your full credit card number, PIN, or the security code on the back of your card. If you receive such a call, hang up and call 800.999.2328 [Learn More](#)



[ECU ONLINE \(HTTPS://WWW.ECU.ORG/ECU-ONLINE\)](https://www.ecu.org/ecu-online)

**MENU**

## THANK YOU SCHOOL SYSTEM EMPLOYEES

— *IMPORTANT: Tell your ECU Member Representative that you are a School System employee when you open new ECU accounts to be eligible for these great savings! If you apply online, please make a note about this in the comments section of your application.*

— *If you complete your ECU auto loan with one of ECU's [Dealer Direct partners](#) ([Marketing-Landing-Pages/Auto-RV/Dealer-Direct](#)), please call 423.578.3510 to redeem the offer.*



### SAVE WITH ECU'S CHECKING ACCOUNT & EARN CASH

**RECEIVE \$100** for the first **BEYOND FREE CHECKING ACCOUNT** you open when you set up your new checking with an automatic debit or direct deposit.

Have you been putting off becoming an ECU member or opening an ECU Beyond Free Checking account because it just wasn't convenient? Well, it's time to make the move! You'll enjoy features like:

- Free checks
- Earning dividends
- No minimum balance requirements
- No monthly fees

ECU's new online solution lets you open your new account from the convenience of your phone or tablet in as little as 15 minutes. The whole process is completed online, from start to finish! If you open your account online, be sure to notate that you are a school system employee in the comments section.



### SAVE WITH HOME EQUITY & MORTGAGE LOANS & EARN CASH

**RECEIVE a \$100** lender credit toward closing costs when you close a new or refinance an existing **HOME EQUITY** loan from another lender.

**RECEIVE a \$500** lender credit toward closing costs when you close a new or refinance an existing **MORTGAGE** from another lender.



### SAVE WITH ECU VISA® & EARN CASH

**RECEIVE \$50** when you make a minimum of \$500 in purchase charges with your new **ECU VISA** over the first three months.





**RECEIVE \$100** each time you finance or refinance from another lender an **AUTO** and/or **STUDENT LOAN** greater than \$8,000.

## FINANCE. REFINANCE. SAVE.

*Note: If you complete your ECU auto loan with one of ECU's [\(/Loans/Auto-Loans/Direct-Dealer-Program\)Dealer Direct partners](#) [\(/Marketing-Landing-Pages/Auto-RV/Dealer-Direct\)](#), [\(/Loans/Auto-Loans/Direct-Dealer-Program\)](#), please call 423.578.3510 to redeem the offer.*

### THINGS TO KNOW ABOUT OPENING ACCOUNTS WITH ECU

#### To open a membership and/or checking account:

*Bring a valid, government issued I.D. displaying your correct address. An initial deposit of \$5.00 to open your share/savings is required. There are no minimum balance requirements on your ECU checking account.*

**What we provide:** We provide starter checks and at most branches a debit or ATM card on the day you open your account.

**Direct deposits:** Setting up your direct deposit is easy. We will provide you with the information you will need to take back to your employer, and if you receive Social Security, SSI or Veterans Benefits, we can transfer that for you right in the branch!

**To apply for or transfer a loan:** Getting preapproved for a loan is an excellent way to start the loan process, but whether you choose pre-approval or need your loan today, here are some items you'll need to bring with you to make the process flow smoothly:

- Picture I.D. with current address
- Copy of title, registration, or a deal sheet showing the vehicle identification number
- Last two pay stubs (or last two tax returns if self-employed or retired)
- If refinancing, please bring your most recent statement from the current lender

**THINGS YOU NEED TO KNOW ABOUT THESE OFFERS:** Deposit(s) will be made into appropriate accounts within 30 days of meeting the stated criteria. Loans are subject to credit approval. Redemption of this offer is user acknowledgement of responsibility to report this gift for tax purposes. Payments of all federal, state and local taxes are the sole responsibility of the member. Offer available now thru 6/1/2018.

