

THE MINUTEMAN

October - December
2025

Happy Holidays



Credit Union News

- **SANTA COPS** - ETMA is donating **\$50** to Santa Cops for each new member who joins in Oct.
- **BALANCE TRANSFERS** - **3.99% APR** for 15 months on balance transfers onto ETMA Visa card by December 1st
- **CD's** - 4% for 6 months
- **Christmas/Vacation Accounts** - open one today and start saving for next year!!

Dates to Remember

- **Oct 13** (Columbus Day) - CLOSED
- **Oct 16** - **Member Appreciation Day!**
- **Nov 11** (Veterans Day) - CLOSED
- **Nov 27-28** (Thanksgiving) - CLOSED
- **Dec 24-25** (Christmas) - CLOSED
- **Dec 31 & Jan 1** (New Years) - CLOSED

Reminders

The Holiday Season is a time of great joy, but it's also a time of increased fraud and scams. Please take extra caution this season and report any suspicious financial activity to ETMA immediately.

Please visit this [link](https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams/holiday-scams) to learn more about specific types of holiday fraud and how to protect yourself:

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Community Stewardship

- **Toys For Tots - Oct/Nov** - please bring a new, unwrapped toy by the credit union and help our US Marine Corps bring joy to a child this Holiday Season!
- **Fall Festival at McGhee Tyson ANGB - Oct 4th** - ETMA is excited to celebrate the holidays with our TANG families. Stop by the table for a visit!
- **WREATHS ACROSS AMERICA** - In memory of our ETMA members and spouses who have passed away this year, we have purchased **26 wreaths** to be placed on Veterans' graves this Christmas. Thank you for your service and sacrifice. We remember you.

**For More
Information:**

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