



# MEMBER FOCUS

## OCTOBER 2021

Fall Car Event • IRA Withdrawal  
Educators Video Banking • Privacy Notice  
Zelle® • Home Equity Loan • Member Loyalty

### Upcoming Closure

All Educators Credit Union offices will be closed on Monday, October 11 for an all-staff training day. During this time, view balances, transfer money or make payments with Online Banking, Mobile Banking or ASK EVA™.

### ENJOY FALL AUTO SAVINGS WITH THE FALL CAR EVENT!

Fall is officially underway! That means it's time for the Fall Car Event hosted by Educators Vehicle Solutions and AutoWerks<sup>1</sup>.

From October 14-16, take advantage of these great savings:

- Receive 1% of your loan amount in cash back – up to \$250 – on Educators leases or AutoWerks purchases financed at Educators Credit Union<sup>2</sup>.
- Get an additional \$250 off already low member pricing at AutoWerks.



For a full list of AutoWerks' inventory, visit [myautowerks.com](http://myautowerks.com) or call 262.898.7090.

**Did you know finding your next vehicle can be hassle-free?** Educators Vehicle Solutions is a free resource designed to remove the stress from shopping for your next vehicle. A Vehicle Advisor can help you find, finance and protect your new or used vehicle!



Call Educators Vehicle Solutions today at 262.884.6675 to get started or visit [ecu.com/personal-banking/vehicle-loans/](http://ecu.com/personal-banking/vehicle-loans/).

<sup>1</sup>Educators Vehicle Solutions is a service to help members find and buy or lease cars. Educators Credit Union does not sell vehicles.

<sup>2</sup>Refinances are not included as part of this special.



262.886.5900 | 800.236.5898 | [ecu.com](http://ecu.com)



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## CHANGING YOUR IRA WITHDRAWALS

For members with automatic IRA withdrawals – you may change your withholding election at any time before receiving your payment. IRA withdrawals are subject to federal income tax withholding unless you elect no withholding. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes; however, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Contact us if you need to verify or change your withholding. Please consult with a tax advisor if you need advice about your withholding.



## WE'RE HERE FOR YOU VIRTUALLY, TOO!

Did you know you can speak with our staff from the comfort of your home, on vacation or anywhere you are? With Educators Video Banking, you can speak with a local member finance representative from one of our 24 branches virtually on your laptop, desktop or mobile device.

Our Educators Video Banking team is here to help with things that might normally require a phone call or a trip to a branch such as:

- Opening an account.
- Adding checking and savings accounts.
- Learning about loan options.
- Adding/removing a signee.
- Issues with checks or digital transactions.
- Debit or credit card problems.
- General account questions.

**Educators Video Banking is available Monday-Friday 8:30 a.m. to 5 p.m. and Saturday 9 a.m. to noon.**

Please note, Educators Video Banking is not available to help with business accounts.



Get started at [ecu.com/digital-services/educators-video-banking/](http://ecu.com/digital-services/educators-video-banking/).



## PRIVACY NOTICE

Educators Credit Union's privacy policy is available on our website at [www.ecu.com](http://www.ecu.com). The policy also tells you how we share information and how to keep your information from being shared.



## SEND MONEY SAFELY IN MINUTES!

Zelle® is a fast, safe and easy way to send and receive money between friends and family<sup>2</sup>.

Download the Educators Mobile Banking app to get started today!

<sup>1</sup>Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>2</sup>Must have a deposit account at a financial institution in the U.S. to use Zelle. This service is only available for qualifying members.

## FALL INTO A NEW LINE OF CREDIT WITH A SPECIAL FROM EDUCATORS.

From Sept. 15-Oct. 31, Educators will waive closing costs on Home Equity Loans and Home Equity Lines of Credit (HELOCs)<sup>3</sup>. With low interest rates and flexible repayment terms, you don't have to wait any longer to complete home improvement projects, consolidate debt or finance a large purchase.



Get started today! For more information and to apply online, visit [ecu.com/personal-banking/home-loans/equity/](http://ecu.com/personal-banking/home-loans/equity/).

<sup>3</sup>Value up to \$161. If appraisal is required, that is not included. Must be owner occupied and primary residence. Subject to underwriting approval. Property insurance required.

MEMBER

Loyalty



## MEMBER LOYALTY PAYOUT IS A FEW MONTHS AWAY!

**Educators Credit Union members have until Nov. 30 to grow their Member Loyalty.** That means there are just a few more months left to earn your reward!

To increase your Member Loyalty all you need is an Educators checking account and to make at least five withdrawals per month from any share linked to your account (savings, checking, credit, etc.). Withdrawals can be any combination of debit or credit card purchases, check transactions, automatic payments and ATM withdrawals.

**Track your Member Loyalty in Online or Mobile Banking using the Member Loyalty Widget.** Just look for the star-shaped Member Loyalty Widget.



To learn more, visit [ecu.com/personal-banking/member-loyalty/](http://ecu.com/personal-banking/member-loyalty/).