

Member FOCUS

JANUARY 2022

Upcoming Closures ▪ Car Spotter ▪ Vehicle Loans
2022 Scholarship ▪ IRA Withdrawals
GreenPath Virtual Financial Coach ▪ TurboTax®
Member Loyalty Payout



UPCOMING CLOSURES

Educators Credit Union will be closed on **Monday, January 17** for Martin Luther King Jr. Day. During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking and ASK EVA™.

FIND YOUR PERFECT MATCH WITH CAR SPOTTER!

We're committed to helping you save time and money on things that matter the most, like buying or leasing a car. With the brand-new Car Spotter search engine located on our website, you can:

- Browse thousands of vehicles.
- Get pre-approved for an auto loan.
- Take a virtual test drive.
- Add GAP insurance and an extended warranty.

You can also browse by what you're looking for in your next vehicle. Simply filter your search by condition, make, model, year and mileage, and in just a few seconds you can view a list of vehicles tailored for you!



Visit www.ecu.com/find-my-car/ to get started.



LOANS FOR ALL YOUR CAR BUYING NEEDS.

With Car Spotter and low auto loan rates for new and used vehicles, Educators Credit Union is a one-stop shop for all your car buying and leasing needs!

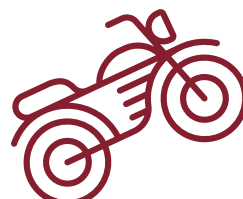
Financing your car with Educators is convenient and comes with these great benefits:

- Loans for new or used vehicles, including motorcycles.
- Competitive rates.
- Terms that suit your needs and budget.
- Warranty service contracts.

Our loan application is simple and only takes a few seconds. Ready to get started?



Apply today in Online and Mobile Banking with the Quick Apply Widget or visit www.ecu.com/vehicle-loans/ to learn more.



Insured by NCUA | Equal Housing Opportunity
262.886.5900 | 800.236.5898 | ecu.com



THE 2022 EDUCATORS CREDIT UNION SCHOLARSHIP OPENS SOON.

It's time for outstanding high school seniors throughout southeastern Wisconsin to apply for Educators Credit Union's 2022 scholarship. Eligible **students can apply online starting January 14, 2022**. Educators is awarding a total of \$70,000 to 35 students for higher education.

To apply, students must:

- Be the primary owner on an active Educators Credit Union Prime Share Savings account.
- Be enrolled in a high school in Dane, Green, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington or Waukesha counties*.
- Be eligible for graduation at the end of the 2021-2022 school year.
- Have a cumulative GPA of 3.0 or higher at the end of the first semester of their senior year.
- Be accepted to attend an accredited college or technical school at the time of the award.
- Demonstrate one or more of Educators' core values – honesty, integrity, fairness, respect and excellence.



Applications are due by **3 p.m. on Monday, February 28, 2022**. To get started, visit www.ecu.com/scholarships/ today!

*Students participating in a home-based educational program, privately operated correspondence or virtual school must reside in the qualifying counties listed above. Applicants attending these programs must also provide proof of enrollment with the Wisconsin Department of Public Instruction (form PI-1206) for the 2021-2022 school year, ACT or SAT scores, and any records relating to curriculum and academic progress.

MASTER YOUR PERSONAL FINANCES!

If one of your New Year's resolutions is to reach some of your financial goals, Lea, the GreenPath Virtual Financial Coach, can assist!

Lea provides tools and advice to help you:



- Reach your financial goals.
- Build strong financial habits.
- Improve your credit score.
- Pay off debt.
- Move forward after a credit decline.

Not only does Lea offer 24/7, one-stop virtual assistance, but personalized and clear financial advice. The Virtual Financial Coach is 100% free, 100% secure and 100% personalized. Your progress is encouraged and celebrated with the Virtual Financial Coach, and the sessions provide steps you can take instantly based on your interests and priorities. Also, interactions with Lea are self-service, so you can stop engaging at any time and pick up where you left off later.



Get started at www.ecu.com/financial-tools/ today.

MEMBERS CAN SAVE ON TURBOTAX®

Did you know as a credit union member, you can save up to \$15 on TurboTax this tax season?



To access this member discount, visit www.ecu.com/member-perks/ and look for the TurboTax option.

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.

MEMBER



OUR HIGHEST PAYOUT TO DATE!

Educators Credit Union members earned **over \$4.9 million combined** with the 2021 Member Loyalty payout.

Member Loyalty is how we thank you, our members, for your commitment and loyalty to Educators Credit Union. Throughout 2021, members built their reward each month based on the products and services they used with Educators. Start tracking your 2022 reward today using the Member Loyalty Widget in Online or Mobile Banking.

Learn more at www.ecu.com/loyalty/.