

MEMBER FOCUS

DECEMBER 2024



Educators
CREDIT UNION®

UPCOMING CLOSURE

All Educators Credit Union branches will **close at noon on December 24 and December 31** and **close for the entire day on December 25 and January 1**.

During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking or ASK EVA™.

Our TOMs are also open 24 hours, 7 days a week to handle most transactions.

One evening, while browsing on social media, Eliza stumbled upon an advertisement for an online store offering deep discounts on popular tech gadgets. The website looked professional, complete with festive decorations and enticing deals that seemed too good to be true.

Eager to snag the best gifts for her family and friends, Eliza quickly placed an order for several items, totaling over \$200. She paid using her credit card, reassured by the website's claims of secure transactions.

"A few days passed without receiving any confirmation of my order or shipping details," Eliza said. "That's when I began to worry."

When she attempted to contact customer service, she found that the website was down. The email address provided was no longer valid, and the social media accounts had vanished. Eliza realized she had fallen victim to a scam. **The website was fake, and her money was gone.**

Eliza's experience highlights several important lessons:

Be wary of deals that seem too good to be true.

If the prices are significantly lower than those on other reputable sites, it's a red flag. Scammers often lure victims with unbelievable deals.

Research the seller. Before making a purchase, check the seller's online presence. Read reviews, ensure they have a solid reputation, and confirm if the business is listed with the Better Business Bureau.

Avoid impulse purchases. During the holidays, it can be easy to make rushed decisions. Take your time to think through your purchases and ensure they are legitimate.

Happy Holidays

from all of us at Educators Credit Union!



@myEducatorsCU

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EMPLOYEE SPOTLIGHT



Glenn, the Compassionate Advisor

"Many years ago, as a passionate educator, I faced several challenges including an inevitable divorce. In view of this, I felt forced to make tough, life-altering decisions. Since I sought a lifestyle change, I contemplated a move to Wisconsin. Eventually, I resolved to relocate here. I left behind everything, including the charming Ozarks. I clearly would miss the spectacular panorama of the gorgeous Ozarks, its stunning four seasons, and its distinctive people. Nevertheless, I had determined it was time to leave. Feeling mortified, I overstuffing two suitcases and headed across country to the Badger State in the winter of 1997. The sheer thought of moving across country, the ending of a marriage, and unimagined financial debt was grueling. Even though I felt nervous and ill-prepared, I was resilient and determined to move forward.

I will never forget Glenn's kindness. Glenn gave me my first Wisconsin loan. His understanding and compassion for my situation touched my heart. He took a chance on me when other financial institutions turned me down. With an empathetic heart, an outreached arm, and opened hand, he changed my life for the better. Educators Credit Union's loan was like oxygen to a drowning person, for it revitalized me. Little did Glenn know; my hope was in life support mode. I looked for Educators Credit Union's financial support to sustain me when no other financial institution provided me life sustaining care.

Glenn, you are what makes Educators Credit Union awesome!" - Gloria B.



Congratulations to our \$5,000 Saver's Sweepstakes® winner, Sally!

"I opened my Saver's Sweepstakes® account because it's \$25 a paycheck. So, for me, the chance to win one of the monthly drawings or the big drawing was worth the \$25. With the money, I think I might book a little trip somewhere, take a long weekend, or spoil myself a little bit more."

- Sally, \$5,000 Saver's Sweepstakes® Winner

Do you want your chance to win the \$5,000 yearly grand prize, \$1,000 quarterly or \$100 monthly? All you have to do is open a Saver's Sweepstakes® account and save at least \$25 each month to earn an entry.



Start saving at
www.ecu.com/sweepstakes.

Member Loyalty 2024 has arrived!

We hope you're just as excited as we are because the 2024 Member Loyalty payout has been deposited into qualifying accounts! Member Loyalty is just one way we show appreciation to our members for trusting Educators Credit Union to be their credit union.

Here's how some of our members spent (or saved) their Member Loyalty deposits:

Used it for diapers for my baby. - **Ana O.**

Spending that on gas! - **Monique W.**

Covered my daughter's gymnastics class for the month. - **Nelle J.**

Putting it into my savings account. - **Laura L.**

I am going to use it to buy a Christmas gift! - **Lisa J.**



How will you spend your Member Loyalty payout? Visit
www.ecu.com/member-loyalty to learn how to earn or increase your 2025 reward.