

MEMBER FOCUS



OCTOBER 2024

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Educators
CREDIT UNION®

DON'T LET SCAMMERS SPOOK YOU!

Here are some tips to protect your financial and personal information from fraud.

- If you receive a phone call requesting account information from “Educators Credit Union,” **HANG UP** and call us directly at **262.886.5900**.
- Never act immediately. Any legitimate business will never pressure you.
- Don't click on links provided in text messages or emails from people you don't recognize.
- Regularly monitor your financial accounts for unfamiliar charges or withdrawals.
- Add security questions or a password to your Educators Credit Union account to prevent people from accessing your account without permission.
- Keep your account numbers, PINs, passwords and other personal information private.
- Refuse to buy gift cards or send money to people you've never met in person.

BOO



For more tips, visit www.ecu.com/files/FraudBooklet.pdf to read our Fraud Prevention Guide.

GET YOUR EXCLUSIVE BOBBY PORTIS DEBIT CARD!

It's a great way to show your love for MKE basketball during the season.

Visit a branch near you to get one instantly printed today! You can also give us a call at 262.886.5900 or chat with us on Educators Connect Cam™ to have one mailed.



@myEducatorsCU

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





IT'S TIME FOR THE **FALL AUTO SALE!**

Don't get caught in a web of high interest rates.

Instead, take advantage of scary good car loan deals during the Educators Vehicle Solutions® and AutoWerks¹ Fall Car Event!

From October 10-12:

- Receive 1% of your loan amount in cash back – up to \$250 – on AutoWerks leases or purchases² financed at Educators Credit Union.
- Get a \$100 gas card³ when you purchase or lease an AutoWerks vehicle.
- Browse a selection of clearance-priced cars with no dealer add-ons or service fees.



For a full list of AutoWerks' inventory, visit myautowerks.com or call **262.898.7090**.

¹AutoWerks is an Educators Credit Union preferred dealership. Educators Credit Union does not sell cars and has no ownership of this dealership. ²Refinances are not included as part of this special. ³Call or visit AutoWerks for details.



IT'S ALMOST **INTERNATIONAL CREDIT UNION DAY!**

This October 17, Educators Credit Union will join thousands of credit unions from across the world to celebrate International Credit Union Day!

In honor of this special day, here are three fun facts about credit unions.

- **All credit unions are member-owned.** That means, the decisions we make are centered around the best interests of our members.
- **Credit unions are not-for-profit financial institutions** where profits are returned to members through lower fees, competitive rates and exceptional rewards.
- **Credit unions have a “people-first” philosophy** that guides us to support and serve local communities.

Thank YOU for choosing Educators Credit Union to be your credit union!

THE **MEMBER LOYALTY PAYOUT** IS COMING!

The Member Loyalty payout is less than TWO months away, and members have until November 30 to grow their reward.

You can also track your Member Loyalty in Online or Mobile Banking using the Member Loyalty tool. Just look for it under the “Accounts” tab.



Visit www.ecu.com/member-loyalty to learn how to earn a reward or increase your existing reward.



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.