

MEMBER FOCUS



SEPTEMBER 2024

Saver's Sweepstakes® ▪ Mind & Money
Tips to Plan for Unexpected Expenses
Educators Visa® Signature Card ▪ Digital Services



Educators
CREDIT UNION®

UPCOMING CLOSURE

All Educators Credit Union branches will be closed on **September 2** in recognition of Labor Day. During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking or ASK EVA™.

YOU COULD WIN \$5,000 JUST FOR SAVING!

The grand prize drawing is coming. **September is the last month to earn entries for the \$5,000 Saver's Sweepstakes¹ drawing where at least one Educators Credit Union member will win!**

Want your chance to win? Here's how it works:

1. Open your Saver's Sweepstakes savings account by visiting www.ecu.com/sweepstakes.
2. Each time you save \$25, you will receive an entry. You can earn up to six entries each month! Your savings account must increase by at least \$25 at the end of each month to qualify for an entry.
3. Every entry gets you one step closer to winning the \$100 monthly drawing, the \$1,000 quarterly drawing and the \$5,000 yearly drawing.



The winner will be chosen in October, so don't forget to make your deposits to earn entries.

Learn more at
www.ecu.com/sweepstakes.

¹Restrictions apply. Visit www.ecu.com/sweepstakes for details.



REWARD GOOD GRADES AND CONVENIENTLY PAY ALLOWANCE

Looking for a convenient way to reward good grades and pay allowance this school year?

Look no further! With our Mind & Money tool, you can easily do all this and more right from Online or Mobile Banking.

The best part? Your children can use the money they earn to:

- Learn the importance of money management.
- Set and track savings goals.
- Borrow money from parents with or without interest.



They can even receive their own debit card that comes equipped with parental controls and a spending tracker.

Learn more at
www.ecu.com/mind-and-money.



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THREE TIPS TO PLAN FOR UNEXPECTED EXPENSES

Life happens. Unplanned expenses or emergencies are common life events. Here are three tips to help you save and prepare for the unexpected.



1. Build Your Emergency Fund.

A savings plan should include building an emergency savings fund to handle these unexpected expenses. **A general rule of thumb is to set aside six months of living expenses in your emergency fund.** If that isn't realistic for your situation, start with what you can. It's most important to get into the habit of prioritizing your savings and to begin making progress.

2. Set SMART Goals.

The SMART acronym provides a strategy for reaching savings goals that are **Specific, Measurable, Achievable, Realistic and Time-Based.**

For instance, let's say you can tuck away \$20 each week to hit an annual savings goal of \$1,000. Measure your progress each week and modify as needed. By keeping it **SMART**, you will more likely achieve your savings goals over a realistic time.

3. Set it and Forget it.

Many successful savers automate monthly deposits to make it as painless as possible. Decide how much you can put into savings and set yourself up with an automated transfer. Another good option is to automatically direct deposit a portion of your paycheck into savings every payday.

These tips were shared by our partners at GreenPath Financial Wellness, a trusted national nonprofit.



EARN 1.5% UNLIMITED CASH BACK

Picking up some last-minute back-to-school items? Planning a fall vacation? Buying a birthday or wedding gift soon? **Earn 1.5% cash back on it all with an Educators Visa® Signature credit card!**

You can also enjoy:

- Competitive rates.
- NO annual fees.
- Travel insurance for trip cancellations or interruptions.
- Skip-a-payment option every January.
- Custom card designs with Design My Card.



With these great benefits, an Educators Signature Visa® card is the perfect way to pay for all your purchases. Apply today at www.ecu.com/visa-credit-cards.

¹Restrictions apply. Visit www.ecu.com/visa-credit-cards for details.



BUSY WITH BACK-TO-SCHOOL? REACH US FROM ANYWHERE!

Juggling school schedules, sporting events and after-school activities? Don't let going to a branch slow you down.

With digital services like video chat, instant messaging, Bill Pay, and a convenient way to turn your card on and off, you can easily manage your finances from anywhere.



Learn more about our digital services at www.ecu.com/digital-services.