

MEMBER FOCUS

APRIL 2025



Educators
CREDIT UNION®

HAPPY FINANCIAL LITERACY MONTH!

At Educators, the month of April is a holiday! We may not deck the halls or sing carols into the night, but we do have an invaluable gift for you: financial literacy. April was first declared Financial Literacy Month in 2003 by U.S. Congress, and April 2004 was the very first time it was celebrated. This year marks 21 years of financial literacy recognition in the U.S.

Financial knowledge is the foundation that we have strived to build for our members since our founding. That's why we offer free financial literacy to all—whether you're a high school student, a young adult just getting your feet under you, or a more established professional eyeing retirement. Here are a few of the things we offer to grow financial literacy in our local communities:

- **Free financial literacy at schools** across Southeast Wisconsin to empower our youth.
- **Free access to tips and tricks** from our financial partners Greenpath, Banzai and EVERFI.
- Zogo¹: a free app that teaches financial literacy while **rewarding learners with gift cards**.
- **A college planning guide** for high school students seeking information on affording higher education.
- SavvyMoney², a tool that **helps you understand your credit score and what you can do to improve it**.
- A spending tool inside our Mobile Banking app to help you on the road to building a budget and **taking control of your finances**.

It's never too late to learn more about finances and how to grow your spending power.

Visit www.ecu.com/for-community to start or continue your financial literacy journey!

¹The Zogo app is for members 13 years old and up.

²SavvyMoney uses the VantageScore credit model, the same scoring model Educators Credit Union uses for loan applications. There may be differences in the score members see in the Credit Report Widget and on a loan application, dependent on the last time a member refreshed their score.

2025 ANNUAL MEETING

Save the date!

We're excited to welcome you all to the 2025 Annual Meeting coming up on **Saturday, May 17!** Stay tuned next month when we open up the ability to RSVP.



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EMPLOYEE SPOTLIGHT



AMANDA, THE COMPASSIONATE GUIDE

"My husband and mother passed away this past year and I needed to close out our other accounts and open a new Educators account. My sister and mother are also Educators members so that is helpful.

Amanda went out of her way to help me open an account when I was seriously grieving. She was so patient. I'm in a better situation now thanks in part to her." – Susan Z.



HOMEBUYING WEBINARS ARE BACK!

With springtime comes the birds chirping, the bees buzzing, and the flowers blooming. It's also the time when people start thinking about moving. Sound familiar? We've got great news:

our homebuying webinars are back for 2025!

Learn about everything from the differences between home loan types, affordability programs, how your credit score affects your rate, and more.

The best part? After attending our webinar, **we'll email you a coupon for \$200 off your closing costs³ when you finance with us!**



Join us on April 9th at 6 p.m. for the first webinar of the year. RSVP at ecu.com/buy-a-home. We can't wait to help you on your road to homeownership!

³Applies to new home purchases only.



COMING SOON: **SHRED DAYS**

Get ready, shredders! **Shred Days are back for 2025.**



Grace Church

3626 Hwy 31, Racine, WI 53405

Saturday, June 7, 8:30 a.m. to 11:30 a.m.



Ronald Reagan Elementary School

4225 Calhoun Rd., New Berlin, WI 53151

Saturday, June 21, 8:30 a.m. to 11:30 a.m.



American Family Lot

One Brewers Way, Milwaukee, 53214

Saturday, August 2, 8:30 a.m. to 11:30 a.m.

Important things to note:

- Avoid arriving prior to the start time to ensure we can safely setup for the event.
- Please stay in your vehicle. We will remove the paper from your car, so please have it in an easily accessible location.
- There is a maximum limit of five boxes or 100 pounds of paper per car.
- We will only accept paper. All boxes, plastic bags or other materials will be returned to you after the paper is collected.
- Check for important documents you don't want to shred (birth certificates, marriage licenses, Social Security cards).
- There may be long wait times due to the popularity of these events.
- Shred Days may end early or be canceled if the truck fills before the scheduled end time or if there is inclement weather.

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.