

UPCOMING CLOSURE

All Educators Credit Union branches will be closed in recognition of Veterans Day on Tuesday, November 11 and Thanksgiving on Thursday, November 27. During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking and ASK EVA™. Our TOMs are also open 24 hours, 7 days a week to handle most transactions.

THE MEMBER LOYALTY PAYOUT IS NEARLY HERE

In less than 30 days, the Member Loyalty payout¹ will be deposited into qualifying accounts. It's just one way we say thank you for trusting Educators Credit Union to be your financial.

Here's how you can earn even more before the annual payout on December 1.

To earn a reward:

All you need is a checking account and at least five withdrawals per month from any share linked to your account (savings, checking, credit, etc.). These can be any combination of debit or credit card purchases, check withdrawals, automatic payments, bill pays and ATM withdrawals.

To track your reward:

Track your Member Loyalty reward in Online or Mobile Banking by clicking **Member Loyalty** in the **Accounts** drop-down menu. Learn how much you've earned so far this year and discover how you can unlock an even bigger reward.

Year after year, our members are rewarded with record-breaking payouts just for using their Educators accounts. Stay tuned to see what we give back in 2025! Visit www.ecu.com/member-loyalty to learn more.

¹Restrictions apply. Visit www.ecu.com/member-loyalty for more details.

BRUSH UP YOUR FINANCIAL LITERACY WITH **OUR NEW PODCAST**



Looking for financial advice from a local, familiar voice that understands your

concerns? We're hosting expert guest speakers and discussing topics on finance that are timely and relevant to the current economic climate. From tips on how to effectively save money to avoiding scams, we're empowering you to make smart financial decisions with our new Talkina Dollars & Sense Podcast!

Check out our social channels for more information on the release of each episode.

Visit www.linktr.ee/myEducatorsCU to follow us on your favorite social channels.

DON'T MISS OUT ON BLACK FRIDAY

Prepare for the holidays with Black Friday deals coming soon! Keep your eyes on our social channels later this month to find out what deals we have to offer our members for 2025.

To follow us on your favorite social channels, visit www.linktr.ee/myEducatorsCU















SANDY, THE LIFELONG COUNSEL

"Sandy has been instrumental in facilitating my accounts through the many years I have been with Educators. This help involved guidance regarding various types of accounts, a fraud situation, money markets, VISA® and various other bank issues or questions. Sandy is and has been my lifeline especially since I now reside in the state of New Mexico! Over the years Sandy and I have developed a friendship that's irreplaceable! She's honest, kind, certainly knowledgeable and truthful. Over the years, we've shared laughter and tears and lots of banking information. Thanks to Sandy's banking knowledge, I feel confident that my investments and accounts are safe and secure." – Nancy F. W.

EDUCATORS IN THE COMMUNITY

SOUTH MILWAUKEE HIGH SCHOOL BRANCH OPENS

On October 6, we officially opened our sixth high school branch in southeastern Wisconsin at South Milwaukee High School.

The purpose is to provide students with an accessible space to increase their financial literacy knowledge and empower them to manage and save their money at an early age. Students and faculty will be able to conduct traditional teller transactions such as withdrawing and depositing money, receive their very own co-branded South Milwaukee Rockets debit card, utilize a plethora of free personal finance resources and much more.



"At Educators Credit Union, we believe in the power of partnerships," Director of Community Engagement, Victor Frasher, said, "None of this would be possible without the collaboration of South Milwaukee School District leaders, teachers, and administrators who saw the value of bringing financial services and financial education directly to their students. Together, we're building more than a branch—we're building opportunities."

Not only does this new branch provide students with financial education, but it provides an opportunity for selected students to receive professional experience. Our Youth **Apprentice program** offers paid internships to two South Milwaukee students in their Junior or Senior year, including a summer of new employee orientation training, ongoing mentorship and monthly cohort-based



career development workshops.

With the guidance of a trained Educators staff member, these two Youth Apprentices will operate the high school branch during lunch hours as well as our South Milwaukee branch on Marquette Ave. throughout the week.

"One of the most exciting parts of this program is the opportunity for Youth Apprentices to gain real-world work experience," Emily Romeril, Member Education and Outreach Representative, said, "These students aren't just learning about financial concepts from a textbook, they are practicing them every day by serving members, handling transactions, and seeing firsthand how financial institutions help people reach their goals. These apprentices will graduate not only with knowledge, but with skills, confidence, and a head start toward their careers."

It's an honor to provide and be part of the financial wellness of our future leaders and generations. We look forward to helping more students realize their financial dreams in adulthood.