

MEMBER FOCUS

SEPTEMBER 2025



Educators
CREDIT UNION®

UPCOMING CLOSURE

All Educators Credit Union branches will be closed in recognition of **Labor Day** on **Monday, September 1**. 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.

INFLATION MITIGATION

Groceries, housing, gas, paper products... All the essential things families need to get by every day are going up in price, and people are seeing it in their credit card balances and wallets. It's understandable to feel frustrated, but as your credit union, we want to reassure you and impart some smart advice to help you through this recent wave of economic uncertainty.



Reevaluate Your Spending Plan or Create One

Now is a good time to look at your spending plan and see if the numbers you set during your last review match what you have been spending. There's a strong chance that your current spending is higher than last year.

This doesn't have to spell disaster—but you may want to consider cutting costs to save money.



Review Your Subscriptions

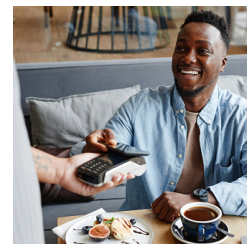
If you don't check your transactions on a regular basis, it's easy to forget just how many active subscriptions you may have. Comb through last month's

transactions on all your cards and make sure there's nothing you're being charged for, but you aren't actively using. A good rule of thumb to follow is if you haven't used a certain subscription service in a month, you should probably consider canceling the service.

Needs vs. Wants

As prices climb, you may have to make some decisions about cutting some wants out of your spending plan. Maybe you budget to get a massage every month, or you go out to dinner twice a week. It may be time to reconsider luxuries and cut back on unnecessary spending.

Navigating inflation can be stressful, but with the right tools and knowledge, you can mitigate the effects by making changes in the way you spend your money.



Check out our "For Community" page for tips and tricks about spending at ecu.com/for-community.



@myEducatorsCU

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



EMPLOYEE SPOTLIGHT



BIANCA, THE CORDIAL PROPONENT

"I was unable to come into the branch, so my caregiver went in for me. I deposited a cashier's check and asked her to get an account balance reflecting my substantial deposit. My caregiver returned to the car in a minute or two and told me how nicely she was treated by Bianca, and I persuaded her to switch her account over from her bank to Educators. A win-win for all concerned. No plan, no agenda, or idea that things would turn out like it did. Shows just be nice and treat every member interaction in that way and the sky is the limit. That's why Educators is so successful and why I've been a member for years, as well as all my children and a couple of my grandchildren. We're 3rd generation and counting! Just another day as an Educators member!" – Dean R.



LAST CHANCE TO ENTER TO WIN \$5,000

Did you know by simply depositing \$25 a month into a Saver's Sweepstakes®¹ savings account, you are entered into monthly, quarterly, and yearly sweepstakes? Every month members win \$100, every quarter members win \$1,000, and every year at least one lucky member wins \$5,000. The best part? Every increment of \$25 you deposit up to \$150 enters you into the sweepstakes up to six times!

September is your last chance to deposit before we draw the \$5,000 winner(s) in October. **What would you do with \$5,000?**

Visit ecu.com/sweepstakes to learn more and get started today!

¹Visit ecu.com/sweepstakes to view full details and restrictions.

EDUCATORS IN THE COMMUNITY

Here are a few of the events we attended recently:



Dog Days at Drexel

Drexel Town Square,
Oak Creek

It was a doggone bone-anza at Drexel Town Square in July! Proud dog owners across the Oak Creek area brought their pooches for a day of pup cups, dock diving, the best part—lots and lots of pats.



PB & Jam Concert Series

Veterans Memorial Park,
Kenosha

Enjoy an afternoon or evening filled with delicious local food and jammin' local music by the lake at Veterans Memorial Park in Kenosha. This event takes place every Thursday with performances at 11:30 a.m. and 6 p.m.



Bastille Days

Cathedral Square Park,
Milwaukee

Discover French culture right in downtown Milwaukee. This festival celebrates everything France with fresh food, live entertainment, and a 43-foot replica sculpture of the Eiffel Tower!

Looking for something to do in your community this month?

Milwaukee Night Market - College Night

W. Wisconsin Ave, Milwaukee

September 10 from 4 p.m. to 10 p.m.

Fall Fest

Downtown Mukwonago

September 20 from 10 a.m. to 4 p.m.

West Allis Pawtoberfest

6501 W. National Ave., West Allis

September 28 from 12 p.m. to 4 p.m.