

# MEMBER FOCUS

JULY 2026

## UPCOMING CLOSURE

All Educators Credit Union branches will be **closed in recognition of Independence Day on Friday, July 3 and Saturday, July 4.** 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.



## SUN'S OUT, SAVINGS' OUT! AUTOWERKS<sup>1</sup> SUMMER USED CAR SALE & LEASE EVENT IS HERE!

Beep, beep! Your new-to-you car is calling.

**From July 8-11, enjoy:**

- A \$100 gas card<sup>2,4</sup> with every purchase or lease from AutoWerks.
- Hagggle-free pricing on AutoWerks' entire inventory with no add-ons or dealer fees.
- A selection of clearance-priced cars.



## GIVEAWAY ALERT!

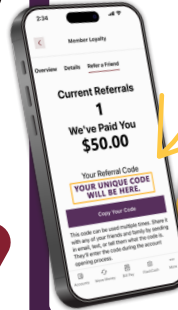
Every test drive enters you into a chance to win a \$100 gas card<sup>3,4</sup>!

## Share your love for Educators with family and friends!

Get a **boost** when you refer a friend to Educators!  
Here's how it works:

Share your member referral code with a friend.

**Receive a \$50 bonus** when they complete all the steps!



You also get a **boost** to your Member Loyalty payout for completed referrals!

Your friend needs to:

1

Open a checking and savings account using your Member Loyalty code.

2

Move their direct deposit to Educators.

3

Qualify for Member Loyalty.

**They'll receive \$350!**

See the other side of this page for full disclosure and details of the Member Referral program.

<sup>1</sup>AutoWerks is an Educators Credit Union preferred dealership. Educators Credit Union does not sell cars and has no ownership of this dealership. <sup>2</sup>Gas card to be issued by AutoWerks. This offer is only valid on purchases and leases made from July 8-11. <sup>3</sup>No purchase necessary to enter. Enter to win by stopping by the dealership and test driving a car. Gas card to be issued by AutoWerks. Winner will be drawn on July 11 at 12 p.m. <sup>4</sup>These offers originate from AutoWerks. Educators Credit Union assumes no responsibility or liability for its terms or execution



@myEducatorsCU

Insured by NCUA | Equal Housing Opportunity  
262.886.5900 | 800.236.5898 | ecu.com  
Educators does not sell cars.



# EMPLOYEE SPOTLIGHT



## NICHOLAS, THE TECHY HELPER

“Nicholas was extremely knowledgeable and very kind. He walked me through every step of opening my account, even setting up the app on my phone.”

– Angela C.

## 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.

# EDUCATORS IN THE COMMUNITY

## Supporting you is what we do!

Thanks to your membership with Educators, we're able to be active community advocates in your backyard. Check out a few places we've been lately:



### Racine Post Prom Racine

We're proud to support and attend Racine's very own Post Prom event! Students get to enjoy a VIP night to celebrate the end of the school year—or for seniors to end their high school career with a bang!



### HAWSFest Waukesha

It was a doggone good time at HAWSFest this year! Everyone, human and fur-family alike, were welcome to enjoy treats, giveaways, and exciting activities like lure courses. We're proud to share HAWF's mission to advocate for animals in our community!

## Catch us at these upcoming events in local communities:

### Racine 4th of July Parade

July 4 - Main Street, Racine

### West Allis Farmers Market

July 14 - 6501 W National Ave, West Allis

### Tribute Tuesday Concert

July 14 - Les Paul Performance Center, Waukesha

### PB & J Concert

July 16 - Veterans Memorial Park, Kenosha

### African Cultural Festival

July 18 - Henry Maier Festival Park, Milwaukee

### Dog Days at Drexel

July 18 & 19 - Drexel Town Square, Oak Creek

### Milwaukee Night Market

July 22 - Wisconsin Ave., Milwaukee

Account information is private and confidential. We cannot disclose information about the status of qualifying accounts opened by the friends and family referred. **Referral/Account Information:** Referral Reward/Bonus is available to eligible members who qualify for Member Loyalty. The current referring member could receive a \$50 Referral Reward, plus a Member Loyalty Boost if all conditions are met. The new referred member could receive a \$350 bonus if all conditions are met. **To receive the \$350 Referral Reward:** Refer family and friends who do not already bank with Educators to open a qualifying Educators checking account. The referred member must be considered a new member and not have had an Educators Credit Union account within the past six months. If the referred member was previously an Educators member, their account must have been in good standing to qualify for this program. The

referred member must provide the referring member's unique Referral Code at the time of account opening. The referred member must receive a direct deposit into their account of at least \$200 within 90 days of account opening (ex. Social Security, payroll, etc.) The referred member must qualify for Educators Member Loyalty within 90 days of account opening. If the above four conditions are met, we'll deposit the \$50 Referral Reward into the referring member's primary checking account within 10 days. **To receive the Member Loyalty Boost:** The referring member's Member Loyalty payout on December 1st will receive an additional amount equal to their Member Loyalty Reward times the number of referrals completed in that calendar year. Membership must be in good standing when Member Loyalty is calculated on November 30 and paid out on December 1. An account is not in good standing if its checking account has

been negative for more than 35 days or a loan is overdue for payment. **To receive the \$350 Bonus:** The referred member must provide the referring member's unique Referral Code at the time of account opening. The referred member must receive a direct deposit into their account of at least \$200 within 90 days of account opening (ex. Social Security, payroll, etc.) The referred member must qualify for Educators Member Loyalty within 90 days of account opening. If the above three conditions are met, we'll deposit the \$350 bonus into the referred member's primary checking account within 10 days. Eligibility may be limited based on account ownership. Bonuses and rewards are considered miscellaneous income and may be reported to you and the IRS on Form 1099-MISC. Employees of Educators Credit Union are eligible for the Member Referral Program, excluding executive and senior management.