

MEMBER FOCUS

OCTOBER 2026



YOU'RE HOLIDAY SHOPPING ... GET SOMETHING BACK FOR IT!

When you do your holiday shopping with the Educators Visa® Signature Cash Back Credit Card¹, **earn 1.5% cash back on every purchase!** All that spending will add up to a whole lot of cash back. Here are a few other great perks for this card:

- **Skip-a-payment option²:** Every January, eligible members get the option to skip a payment.
- **Insure your trip²:** Receive up to \$2,000 in trip cancellation/interruption coverage when you pay with your Signature card.
- **Cell phone protection²:** Pay your mobile bill with your Signature card and get \$250 in theft and damage protection with a \$50 deductible.

Start earning on your holiday shopping and enjoying exclusive perks² by applying today at ecu.com!

¹Educators Visa® Signature Cash Back Credit Card has a minimum credit limit of \$5,000.

²Visit ecu.com/visa-credit-cards to learn more about these perks.



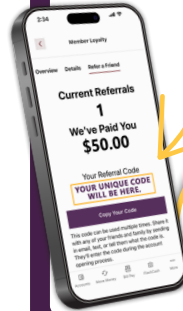
Share your love for Educators with family and friends!

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 bottom of next page for full disclosure and details of the Member Referral program.

IT'S FRAUD AWARENESS MONTH!

To learn more about types of scams, and what to do if you've fallen victim, check out our blog and audio series, **"Get Smart About Scams"**! Head over to our Linktree at linktr.ee/myEducatorsCU to find the audio series link or head to our website at ecu.com to read it in blog format!

You can also check out our **Fraud Prevention Guide**, which can also be found at our Linktree, or grab a copy at one of our local branches!



@myEducatorsCU

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



EMPLOYEE SPOTLIGHT



OSCAR, THE PATIENT LOAN EXPERT

"Oscar, who processed my vehicle loan, was very knowledgeable, professional, and helpful. He was patient with me and made the process a lot less stressful for me. He was very good!" – Bettyjane A.

HAPPY INTERNATIONAL CREDIT UNION DAY!

Every year on October 15, credit unions across the globe come together to **celebrate International Credit Union Day**. There's a lot to celebrate about credit unions: how we help provide opportunities to local communities, help in making financial dreams become reality, and educate everyone on how to make the best financial decisions.

We are proud to be part of this global community of "People Helping People!"

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

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:



Snooze at the Zoo Milwaukee

We supported this once-a-year zoo extravaganza, where families got the opportunity to spend a night at the zoo! Bonfires, smores and animal trivia all culminated in one wild night under the stars!



National Nights Out Southeast Wisconsin

We are proud to support initiatives like National Night Out, which are free, safe community events to help build relationships between communities and law enforcement.

Catch us at these upcoming events in local communities:

Beet Street Fall Festival

October 3 - S. Wentworth Avenue, Milwaukee

Brady Street Pet Parade

October 4 - Brady Street, Milwaukee

Milwaukee Night Market

October 7 - West Wisconsin Ave., Milwaukee

Beloit Wine Walk

October 10 - 557 E. Grand Avenue, Beloit

Jack-O-Lantern Jaunt

October 16 & 17 - Field Park, Mukwonago

Oak Creek Fall Fest

October 24 - Drexel Town Square, Oak Creek

Racine Farmers Market

October 24 - Festival Hall, Racine

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 \$50 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.