

MEMBER FOCUS

SEPTEMBER 2026

UPCOMING CLOSURE

All Educators Credit Union branches will be closed in recognition of **Labor Day on Monday, September 7**. 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.



Educators
CREDIT UNION®



RETIREMENT ... ALL IN ONE PLACE

Retirement Simplified, powered by Silvr, is a **free member benefit** to support our Gen X and Baby Boomer members as they navigate key retirement decisions including:

- Medicare
- Taxes in retirement
- Social Security
- ... and more!

Get started on your retirement journey by navigating to "Estate, Wealth & Retirement Planning" and then selecting "Silvr Retirement Planning" in Online & Mobile Banking!

LAST CHANCE TO ENTER THE 2026 SAVER'S SWEEPSTAKES®! \$5,000 DRAWING

It's your last chance to enter to win the 2026 Saver's Sweepstakes \$5,000 drawing! All you need to do is deposit a minimum of \$25 into your Saver's Sweepstakes share and you're entered.

Interested in winning? Learn more and get started at www.ecu.com/sweepstakes.

¹Learn more about Saver's Sweepstakes by visiting ecu.com/sweepstakes.

BRAND NEW PERK ON ALL NEW HELOCs!

Did you hear the news? **All newly closed HELOCs will now feature an introductory 0% APR¹ for 3 months after your closing date^{2,3}!** When the introductory period ends, **you'll benefit from a variable rate as low as 6.24% APR⁴.**

Whether your home needs updates or you'd like to use your home's value to pay for something like a wedding, achieve more for less when you finance with us!

Get started with this special by visiting www.ecu.com/equity-heloc-loans.



¹APR = Annual Percentage Rate. ²Eligible member will receive an introductory rate of 0% for the first 3 months. To qualify: Member must open a new home equity line of credit OR refinance an existing Educators Credit Union HELOC with an additional \$5,000 added to the line of credit. ³After the 3-month introductory period, the rate will revert to the current rate. The actual rate will be based on loan to value amount. ⁴Rate will be adjusted quarterly to -0.51% to +1.99% over Prime Rate. The current rate shown is for homeowners with up to 80% combined loan-to-value. Other rates will apply for loans with a higher loan-to-value. Rates are subject to change, but the rate will not exceed 17.9% APR. Maximum loan 100% of appraisal value, total 1st and 2nd mortgages. Closing cost, appraisal cost, and other fees may apply. Property insurance is required. Subject to approval.



@myEducatorsCU

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Educators does not sell cars.



EMPLOYEE SPOTLIGHT



DEJAA, THE TOP-NOTCH EXPERT

"Dejaa was very helpful with helping me understand the product I'm interested in. Her customer service and knowledge of Educators products is top notch."

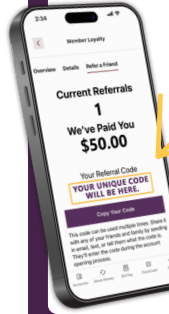
– Brandon H.

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 below for full disclosure and details of the Member Referral program.

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:



Dog Days at Drexel Oak Creek

Wet noses and wagging tails were the stars at Drexel Town Square in Oak Creek! We were happy to support this family-friendly, free event in the heart of Milwaukee's suburbs.



Tribute Tuesday Concert Waukesha

The '80s got their time in the spotlight at July's Tribute Tuesday concert series! Hairspray and iconic vocal medleys abound, we helped present the entertainment for the night!

Catch us at these upcoming events in local communities:

West Allis Farmers Market

September 5 - 6501 W National Ave, West Allis

Milwaukee Milkmen Game Night

September 5 - Franklin Field, Franklin

Oak Creek Farmer's Market

September 12 - Drexel Town Square, Oak Creek

Milwaukee Night Market

September 16 - West Wisconsin Ave., Milwaukee

Racine Party on the Pavement

September 19 - Downtown 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.