

MEMBER FOCUS



Educators
CREDIT UNION®



AUGUST 2024

SavvyMoney® Credit Score ▪ uChoose Rewards®
Home Equity Loans ▪ Saver's Sweepstakes®
Back to School Shopping Tips

HAVE YOU CHECKED YOUR CREDIT SCORE LATELY?

If you haven't, now is the perfect time!
With the Credit Report tool powered by SavvyMoney®,
you can receive free credit score updates that
won't hurt your credit.

Just log in to **Online and Mobile Banking**, tap
Financial Tools and click **Credit Report** to get started.



Get started today!
Download our mobile app at
www.ecu.com/mobile-banking.



BRING ON THE REWARDS!

Whether you're back-to-school shopping, gassing
up the car for a road trip or stocking up on groceries,
you can count on earning rewards when you use your
Educators debit card! **Earn ONE point for every \$2
spent on non-PIN transactions and redeem these
points for tons of reward options.**

- Cash back
- Gift cards
- Travel
- Amazon purchases
- Loan Rate Reductions¹
- Concert and event tickets



Need a checking account?
Open yours at www.ecu.com/checking.

¹First mortgage home loans, credit cards, and line of credit loans are
not eligible.



@myEducatorsCU

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CALLING ALL **DO-IT-YOURSELFERS!**

Does your home need a ...

- Fresh coat of paint?
- Kitchen upgrade?
- Bathroom remodel?

Fund your DIY projects with a Home Equity Loan!*



Nail down a loan at
www.ecu.com/home-equity.

*Restrictions apply. Visit www.ecu.com/home-equity-and-heloc-loans for details.



OVER \$320,000 AND COUNTING!

Did you know? Our members have won over \$320,000 just by putting aside as little as \$25 each month in their Saver's Sweepstakes® accounts!

Want your chance to win? Here's how it works:

1. Open your Saver's Sweepstakes¹ savings account by visiting www.ecu.com/sweepstakes.
2. Each time you save \$25, you will receive an entry. You can earn up to six entries each month! Your savings account must increase by at least \$25 at the end of each month to qualify for an entry.
3. Every entry gets you one step closer to winning the \$100 monthly drawing, the \$1,000 quarterly drawing and the \$5,000 yearly drawing.

The \$5,000 grand prize drawing is coming! September is the last month to earn entries for the \$5,000 drawing where at least one Educators Credit Union member will win! The winner will be chosen in October, so don't forget to make your deposits to earn entries.

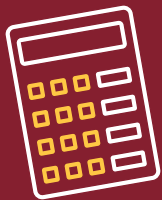


Visit www.ecu.com/sweepstakes to open your account today.

*Restrictions apply. Visit www.ecu.com/sweepstakes for details.

THREE TIPS FOR **BACK-TO-SCHOOL SHOPPING**

It may be hard to figure out how to balance bills, activities and back-to-school shopping. The good news? With a little planning, families can successfully manage school expenses. Here are three tips to help.



Consider your spending plan.

A budget can help you break up the costs and determine how much you truly feel comfortable spending on back-to-school shopping. One of the easiest ways to create a budget is with the 50/30/20 rule where 50% of your monthly income is set aside for necessities, 30% is for wants, and 20% is for savings and debt.



Make a shopping list.

When making your shopping list, ensure it reflects the difference between wants vs. needs and prioritize the needs. Take inventory of what you already have on hand like backpacks, clothing and school supplies. Is there anything that can be purchased at a later time? Can anything be reused or repurposed?



Make it a family affair.

Bring your children shopping with you and share the list. When you arrive at the store, let them know how much money you have to spend, what the priorities are, and why you're picking one item over another.

These tips were shared by our partners at GreenPath Financial Wellness, a trusted national nonprofit.