

MEMBER FOCUS

OCTOBER 2025



Educators
CREDIT UNION®



TACKLING DEBT BEFORE THE HOLIDAY SEASON

Don't look now: **the holidays are just around the corner!** It's a time of joy and family bonding for many, but it can also be a time of racking up credit card debt to embrace the holiday spirit of gift giving. In fact, according to a survey conducted by LendingTree®, **36% of Americans went into unexpected debt during the 2024 holiday season.** Here are a few tips to limit debt accrual, begin to pay down your balances, and prepare for the most wonderful time of the year!



LIST YOUR DEBT

Create a list of all your cards and loans on a piece of paper. Note the interest rates as well, because it may be beneficial to pay off the high-interest debts first. This step can be overwhelming but reframe it like this: **this is your first steppingstone to getting out of debt.**

CUT BACK WITH A SPENDING PLAN

You can use the Spending Tool in Educators Online and Mobile Banking to find out how much you spend in every category. Go on, take a look. Do you see anywhere where you could cut back, such as fast food or entertainment? During this holiday season, try eating out less and spending more time making cozy soups and casseroles at home.

ASSESS INTEREST RATES

If you're in credit card debt, **the last thing you want to do is add to your high interest balances.** Make a goal to only use one card this holiday season, and audit your cards to see which ones have the highest interest rates and which are lowest. **Use only your lowest interest card the rest of this year while you work on paying off your other balances.**

*These tips were created in association with our partners at **GreenPath Financial Wellness**, a trusted national nonprofit.*



Overwhelmed by debt?

There's free assistance available from our financial partners at Greenpath Financial Wellness. Get started by contacting them at www.GreenPath.com/ECU.

October is Fraud Awareness Month!

As your credit union, we're dedicated to helping you keep your finances and information secure. View our Fraud Prevention Guide, blogs and more at www.ecu.com/fraud-theft-protection.



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EMPLOYEE SPOTLIGHT



JESUS, THE FRIENDLY TRENDSETTER

"My experience at your establishment **was way beyond a 10**. The young man who assisted us, Jesus, was amazing. He was **empathetic, engaged, knowledgeable and committed** to helping us get our financial needs addressed. I thanked him repeatedly and he just smiled and said thanks, but he was just doing his job. Even though I feel like **he went above and beyond** to get our issues straightened out. I must say it was not just Jesus. Every person I interacted with was pleasant, professional and made me feel like my financial needs were of importance. **Not once did I feel like just an account number or an obligation**. If the service and efficiency I was shown today is your normal business model, then **you have a member for life.**" – Patricia H.



COOPERATION FOR A PROSPEROUS WORLD

HAPPY INTERNATIONAL CREDIT UNION DAY!

October 16 is International Credit Union Day! This year's focus is "Cooperation for a Prosperous World," celebrating the way that credit unions and members work together to achieve prosperity. We are honored to be your credit union, but we are also proud to be part of this global initiative toward human-centered progress.

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

Here are a few of the events we attended recently:



Milwaukee Night Market
Downtown Milwaukee
We're proud to sponsor this unique, free event to experience the best of Milwaukee every second Wednesday of the summer. It showcases everything from local vendors, performers and artists. Have fun hanging with friends or connecting with new people and expanding your community!



Snooze at the Zoo
Milwaukee County Zoo, Milwaukee
Enjoy a night under the stars with some wild friends: the animals at the Milwaukee County Zoo! Campers got to enjoy dinner, campfire fun like s'mores, camping, and breakfast the next day.



National Nights Out
Various
National Night Out is a community event meant to bolster partnership of communities with local law enforcement. We recently supported and attended NNOs in South Milwaukee, Oak Creek, Milwaukee, Waukesha, Mount Pleasant, and Cudahy.

Looking for something to do in your community this month?

Beet Street Fall Festival
S. Wentworth St., Milwaukee
October 4 from 1 p.m. to 7 p.m.

Harvest Festival
Milwaukee Public Market, Milwaukee
October 11 from 11 a.m. to 4 p.m.

MAM After Dark: Fright at the Museum
Milwaukee Art Museum, Milwaukee
October 24 from 7 p.m. to 11 p.m.

Fall Festival
Drexel Town Square, Oak Creek
October 25 from 9 a.m. to 4 p.m.

Monster Mash
The Venue, Janesville
October 25 from 1 p.m. to 4 p.m.