

MEMBER FOCUS

APRIL 2026



Educators
CREDIT UNION®

HAPPY FINANCIAL LITERACY MONTH!



At Educators Credit Union, Financial Literacy Month is so much more than “a month.” It’s our way of life. We consider it our purpose and duty to help our members make the most informed financial decisions by educating and advising.

Whether members need advice about:

- Improving their credit score
- How to save money for a down payment
- The best way to pay off their debt

... we’re here to provide the tools and resources to guide our members down the road to financial empowerment.

Here’s just a small list of the innovative tools we provide for our members to help them along their journey:

- Free access to tips from our financial partners Greenpath, Banzai and EVERFI.
- Zogo¹: A free app that teaches financial literacy while rewarding learners with gift cards.
- A college planning guide for high school students seeking information on affording higher education.
- Credit Report Widget powered by SavvyMoney²: A widget that helps you understand your credit score and what you can do to improve it.
- Silvur: A widget geared toward preparing you for retirement.

It’s never too late to learn more about finances and how to grow your spending power. Visit www.ecu.com to start or continue your financial literacy journey!

¹The Zogo app is for members 13 years old and up.

²SavvyMoney uses the VantageScore credit model, the same scoring model Educators Credit Union uses for loan applications. There may be differences in the score members see in the Credit Report Widget and on a loan application, dependent on the last time a member refreshed their score.



DON'T FORGET!

Our Spring Auto Sale runs through April 30!

Earn up to \$250 cash back¹ when you finance or lease a new vehicle! Get started at www.ecu.com.

¹Refinances are not included as part of this special. Financing up to 105% of approx. retail value. Loan rate is dependent on credit score, term chosen and vehicle year. Qualify for the lowest rate with a credit score of 670 or above. Rates are subject to change.



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EMPLOYEE SPOTLIGHT



NATE & SANTANA, THE POWER PAIR

"I was greeted with a warm smile and friendly wave by Nathan, who is always upbeat and professional. In my view, he's one of Educators Credit Union's greatest assets due to him always greeting me with a smile. When I proceeded to the window, Santana assisted me with exceptional respect and professionalism, ensuring my privacy was fully protected while handling a very large transaction. The level of care and discretion provided made me feel confident and valued as a member." – Jared T.

Save the date!

We're excited to invite you to the 2026 Annual Meeting coming up on **Saturday, June 6!** Stay tuned next month when we open the ability to RSVP.

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.

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HOMEBUYING WEBINARS RETURN FOR 2026

By popular demand, our homebuying webinars are back! Learn the basics of what you need to know to make homebuying a reality for you, such as:

- How credit affects your ability to buy
- The importance of pre-approval
- What lenders look at when you apply
- Grant programs that could help make a home more affordable for you
- And more!

Visit www.ecu.com/events to see upcoming webinars.

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:



Kids & Family Expo

RecPlex, Pleasant Prairie
This family-friendly event provided free community access to fun, interactive experiences with local organizations. We were excited to educate and advise attendees about starting their kids' financial journey.

Milwaukee Wave Game

UW-Panther Arena, Milwaukee
We visited the UW-Milwaukee Panther Arena to spread financial literacy and educate young students about some money basics. Students tested their money smarts with a game of true or false using fun rally towels, provided by Educators!



STEAM Night

South Milwaukee High School
SMHS hosted a STEAM night for students to do hands-on learning about Science, Tech, Engineering, Arts and Math. We were excited to provide fun activities like piggy bank decorating and financial trivia!