

MEMBER FOCUS

AUGUST 2026



Educators
CREDIT UNION®



DON'T LET HOME RENOVATION SEASON PASS YOU BY!

We're excited to announce that **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% APR*.

Use HELOCs to pay for big items like:

- Renovations
- Home additions
- Debt consolidation
- Large purchases like vacations and weddings

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. *Rate 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.

STAY ON-BUDGET THIS BACK-TO-SCHOOL SEASON

If you have kids, no doubt you've either started back-to-school shopping or are thinking about it! Here are a few tips to keep you in the green as you prepare for back-to-school shopping:

- 1. Make a list before you make the trip – and stick to it.**
Avoid impulsively buying items your child's school isn't asking for, such as fancy glide pens or sparkly folders. Instead, stick to normal pens and normal folders that are your child's favorite colors. Importantly, check if your child can reuse items from last year, such as backpacks, clothes and shoes.
- 2. Ask the school what they provide.**
Why buy something that the school already provides? Do they already have pens, notebooks, etc.? If your child participates in sports or other extracurricular activities, confirm what items you need to purchase.
- 3. Create a Back-to-School Savings Share**
Contribute as little as \$5 per month into a new savings share for any unexpected fees, such as for fundraisers, field trips or registration fees. This way, when they pop up, you're fully prepared for the cost.
- 4. Involve Your Child in Shopping**
Teach your child an early money lesson by giving them a budget, such as \$50, and their list of school supplies. Let them try to keep within their budget while picking what they want. This may help them better understand when you have to tell them "No" to the fancy new backpack.
- 5. Utilize uChoose Rewards®**
Get rewarded for your back-to-school spending with our uChoose Rewards program! Every time you swipe, you can redeem for great rewards like cash back, gas money, Amazon purchases⁴, travel and even loan rate reductions⁵.

uChoose Rewards® is a registered trademark of Fiserv, Inc. To learn more about uChoose Rewards®, log in to your online account. ⁴Registration with uChoose Rewards® and enrollment with Amazon Shop with Points is required to use points at Amazon.com checkout. Available on eligible transactions. Terms apply. ⁵First mortgage home loans, credit cards, and line of credit loans are not eligible.



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262.886.5900 | 800.236.5898 | ecu.com
Educators does not sell cars.





EMPLOYEE SPOTLIGHT

TRISTA, THE TOP-TIER REP

"Trista was kind, patient and very thorough. She made me feel like it was important that she met my needs. It was a wonderful experience." – Cynthia N.

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:



Summer Soulstice Milwaukee

Like true Wisconsinites, we were excited to ring in the 2026 summer season at Milwaukee's Summer Soulstice celebration! Featuring jammin' local musicians, delicious food and more, it was a fantastic day of fun and community.



Racine 4th Fest Parade Racine

On America's 250th birthday, we were proud to be one of the star-spangled floats in Racine's 4th of July parade!

Catch us at these upcoming events in local communities:

Wisconsin Humane Society Pet Walk

August 1 - Petrifying Springs Park, Kenosha

Racine Farmers Market

August 1 & 29 - Festival Park, Racine

East Side Rolling Bike Party

August 8 - Oak Leaf Trail, East Side of Milwaukee

Milwaukee Milkmen Game

August 15 - Franklin Field, Franklin

Snooze at the Zoo

August 13, 14, & 15 - Milwaukee County Zoo, Milwaukee

Milwaukee Night Market

August 19 - Wisconsin Ave., Milwaukee

MPS Run Back To School

August 22 - MPS Central Services Building, Milwaukee

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!

Your friend needs to:

1

Open a checking and savings account using your Member Loyalty code.

2

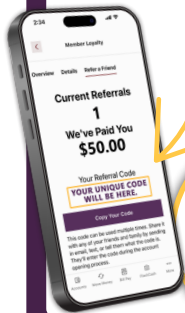
Move their direct deposit to Educators.

3

Qualify for Member Loyalty.

They'll receive \$350!

You also get a **boost** to your Member Loyalty payout for completed referrals!



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

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.