

MEMBER FOCUS

JANUARY 2026

UPCOMING CLOSURE

All Educators Credit Union branches will be **closed** in recognition of **Martin Luther King Jr. Day on January 19**. 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®

IT'S ANOTHER RECORD MEMBER LOYALTY PAYOUT!

It's official: **our members broke another record with the 2025 Member Loyalty payout!** On December 1, we paid **OVER \$5.3 MILLION** to qualifying members. The best part? **This is all thanks to our loyal members**, without whom this wouldn't be possible. Thank you for trusting us as your financial in 2025. We look forward to breaking more records together in 2026!

Here's how a few of our members are planning to spend their rewards:



Amy

Donating her reward to veterans

Joaquin

Spending his reward on holiday gifts

Tiketa

Spending her reward on laundry

Did you miss out in 2025 or want to learn how to increase your reward this year? Visit www.ecu.com/member-loyalty.

IS ESTABLISHING A WILL OR ESTATE PLAN ONE OF YOUR RESOLUTIONS?

We are proud to offer Legal Karma®, an **easy-to-use online service** that helps create essential estate-planning documents quickly and affordably. Legal Karma® will guide members through a step-by-step online process to create state-specific legal documents. Legal Karma® can be used to prepare wills, trusts, and financial and medical powers of attorneys. **As an added benefit, Educators members will receive a discount when purchasing a plan (no code needed.)**

Learn more in **Online or Mobile Banking** under **Estate, Wealth, & Retirement Planning**.

READY, SET, RETIRE WITH OUR NEW PARTNER, SILVUR

We are excited to offer Silvr, a resource created to help you **approach retirement with confidence**. Whether you are beginning to plan or are already enjoying retired life, Silvr provides tools and guidance designed with your needs in mind.

As a member, you will have access to clear and simple insights into Social Security, Medicare and the real costs of retirement. The calculators and personalized estimates help you **understand your options and make informed decisions** about important topics such as when to claim benefits or how long savings may last.

Learn more in **Online or Mobile Banking** under **Estate, Wealth, & Retirement Planning**.



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EMPLOYEE SPOTLIGHT



DANNY, THE EVERYDAY SUPPORTER

"Danny at your Newman Rd. location is excellent. We always wait for him if we need service from someone other than a teller. He is the best. He has come to know us and knows we have been dealing with health challenges. He never fails to make us feel better when we leave." – Jodi F.

EDUCATORS SCHOLARSHIP OPENS JANUARY 12

It's almost time for outstanding high school seniors throughout southeastern Wisconsin to apply for Educators Credit Union's 2026 Scholarship.

Students are awarded \$2,000 each to help offset the cost of higher education.

To be eligible, students must:

- Be the primary owner of an active Prime Share Savings account at Educators Credit Union for a minimum of one year as of the application deadline.
- Be enrolled in a high school in Boone, Dane, Green, Jefferson, Kenosha, Lake, McHenry, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington, Waukesha, and Winnebago, IL Counties.
- Be eligible for graduation at the end of the 2025-2026 school year.
- Have a cumulative GPA of 3.0 or higher at the end of the first semester of their senior year.
- Be accepted to attend an accredited college or technical school at the time of the award.
- Write an essay demonstrating one or more of Educators' core values – honesty, fairness, integrity, respect and excellence.

Applications are due by 3 p.m. on February 27, 2026. To learn more about the requirements and to apply, visit www.ecu.com/scholarships.

BEST OF MILWAUKEE 2025

We are honored to receive your support and be named the Best of Milwaukee once again! This wouldn't be possible without our loyal members who enthusiastically show up and share their experiences with the people we're proud to call our staff members.



We won the following awards in Shepherd Express' Best of Milwaukee voting:

- Best Credit Union
- Best Financial Institution for Getting a Business Loan
- Best Financial Institution for Getting a Home Mortgage
- Best Financial Institution for Opening a Checking Account
- Best Financial Institution Providing Best Customer Service
- Best Wealth Management/Financial Planning

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's an event we attended recently:

St. Nick's Festival Of Trees Festival Hall, Racine

After a 10-year hiatus, this beloved Racine Christmas tradition is back! Local businesses and organizations came together to decorate holiday trees and wreaths to be raffled off, benefiting local charities. We are honored to be one of the organizations that *spruced up* a tree that benefited the community.



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