MEMBER FOCUS



NOVEMBER 2026

UPCOMING CLOSURE

All Educators Credit Union branches will be closed in recognition of **Veterans Day on Wednesday, November 11** and **Thanksgiving on Thursday, November 26.** 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.

MEET RACHEL, OUR MEDICARE INSURANCE EXPERT

Are you or someone you know looking for Medicare insurance guidance? New to Educators, get personalized Medicare advice from a licensed insurance advisor in-person, online or by phone.



Rachel C.
Licensed
Insurance Advisor
414.404.7332
rachel.courchaine@
silvurinsurance.com

With 10 years of experience helping people navigate Medicare, Rachel sees the work as more than a profession — it's a passion. Rachel believes everyone deserves honest guidance and the confidence to make informed healthcare decisions. She's committed to making the Medicare process simple, educational, and stress-free through community outreach and one-on-one support.

Click to visit Silvur or scan the QR code to learn more and schedule an appointment today.

Silvur Insurance is not affiliated with or endorsed by the government or the Federal Medicare Program. This is a solicitation for insurance.

THE MEMBER LOYALTY PAYOUT IS COMING!

It's one of the most wonderful times of the year for us at Educators Credit Union... and it's not just because of the holidays! December 1 is Member Loyalty Payout Day, and it's the day when we celebrate your membership with the credit union. Get ready for a reward—just for being a member. What will you do with yours?

Check out your current payout amount at **www.ecu.com/member-loyalty**.



STAY TUNED FOR **BLACK FRIDAY SPECIALS!**

Keep your eyes peeled for this year's Black Friday Deals! Check out our socials or keep an eye on your emails to learn more.

@myEducatorsCU

EMPLOYEE SPOTLIGHT



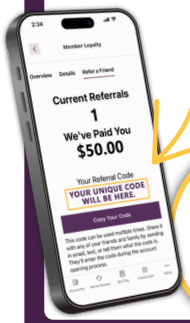
ABIGAIL, THE DILIGENT HELPER
"I appreciate the due diligence that was extended to me by Abigail. It was fabulous. I appreciate you, thank you so much." – Gail C.

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!



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

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!

See the bottom of this page for full disclosure and details of the Member Referral program.

EDUCATORS IN THE COMMUNITY



Burlington High School, Racine

On October 5, we opened our seventh high school branch in Burlington High School (BHS)! This is a proud achievement not just for us as an organization but for the Burlington community. Together, we'll bring a foundation of financial literacy to teens to prepare them for the road ahead as adults.

The branch will be staffed by Youth Apprentices (YAs), who are students of BHS that are hired by Educators for a year of professional development. They will plan and prepare marketing campaigns, games and giveaways to teach financial lessons to their peers and teachers, as well as have monthly gatherings to further their professional growth. It's another part of our commitment to the communities we serve and investing in future leaders in the Southeastern Wisconsin area.

Please note that this branch is for students and teachers at BHS only. We are happy to serve you at our Burlington branch located at 448 Falcon Ridge Drive!

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.

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