

NOVEMBER 2020

MEMBER FOCUS

2020

Grow your Member Loyalty by Nov. 30

THE LAST CHANCE TO GROW YOUR MEMBER LOYALTY



The last day to build your 2020 Member Loyalty is Nov. 30¹! If you've had an active account all year, you could earn a max deposit of \$165 that will show in accounts on Tuesday, Dec. 1.

Want to unlock your Member Loyalty? You'll need a checking account and at least five withdrawals per month from any share linked to your account (savings, checking, credit, etc.). Withdrawals can be any combination of a:

- Debit or credit card purchase.
- Check withdrawal.
- Automatic payment.
- Bill Pay.
- ATM withdrawal.

Also, minors can earn a \$25 Member Loyalty reward if they have a \$100 account balance on Nov. 30².

Once you unlock your account, you'll build your reward by using certain services. Track how much you've earned in Online Banking and Mobile Banking with the Member Loyalty Widget. In Online Banking, the Member Loyalty Widget can be found on the left side of the screen or in the "More" section. In Mobile Banking, find the widget by clicking the "More" icon.

¹Educators Credit Union members will receive one Member Loyalty reward per primary account holder social security number. A member can only receive one reward. Business accounts are eligible if their account uses an Employer Identification Number, not a social security number that is already linked to another Educators Credit Union account. The account earns a reward each month and stops earning rewards on Nov. 30, 2020. Rewards will be in members' accounts on Dec. 1, 2020. The account must be in good standing on Nov. 30, 2020, to receive the reward. 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 by 30 days or more. You can earn one monthly reward per service listed. For example, if you have multiple auto loans or leases, it will count as one service. Other restrictions apply. Annual Percentage Yield for Educators Credit Union's base checking account is 0.01%. The minimum to earn the APY on a checking account is \$2,500. The rate may change after the account is open. Rate is accurate as of Nov. 1, 2020.

²Minors will get \$25 in their account if they have \$100 in their savings on Nov. 30 unless they have earned the standard Member Loyalty reward and it is more than \$25.



Educators
CREDIT UNION™

262.886.5900 | 800.236.5898 | ecu.com



Federally insured by NCUA | Equal Housing Opportunity

Forbes2020

**BEST-IN-STATE
CREDIT UNIONS**

Powered by STATISTA

HAVE YOU CHECKED YOUR CREDIT SCORE?

It's important to regularly keep tabs on your credit score. That's the best way to know if you're making good progress on maintaining or increasing your score, but it can also tell you if you've had your identity stolen.

Because it's so crucial, Educators Credit Union has made it easy to track your credit score with the Credit Report Widget powered by SavvyMoney®. The Credit Report Widget is a free tool members can use in Online and Mobile Banking. It helps you by showing daily credit score updates, but also:

- A daily check won't lower your score because it's informational.
- Sends alerts when your identity is used for a new credit application or an account that's opened.
- Shows your entire credit report.
- Offers opportunities for you to save money by refinancing existing loans at lower rates.

Get started today. Log into Online or Mobile Banking and enroll in the Credit Report Widget.

FYI

CLOSED VETERANS DAY AND THANKSGIVING

All Educators Credit Union offices will be closed on Wednesday, Nov. 11 in honor of Veterans Day and on Thursday, Nov. 26 for Thanksgiving. If you need access to your account, please use Online Banking, Mobile Banking or call ASK EVA™.

Ctrl™ SECURITY APP

Get Ctrl over your Educators Credit Union debit and credit cards with the Ctrl app. You can use the app to turn your cards on or off, get instant spending alerts and set spending restrictions. Download it from your mobile device's app store today.



FINANCIAL PROFESSIONALS WORK TO HELP MAKE THE COMPLEX SIMPLE

With so many sources for information, it can be difficult to know who or what to trust. If you are feeling overwhelmed by the immensity of investment information, a financial professional can help.

Information overload can complicate investing in the following ways:

- Not all sources are credible.
- More information creates indecision.
- Investment choices are unclear.
- Too many investment types.
- There's a false sense of security.

A financial professional can help you sift through all of the investment information and round out your portfolio. Financial professionals will help you by providing the following:

- Unbiased input.
- Reliable advice.
- Well-rounded outlooks.
- Analytical perspectives.
- Supportive attitudes.
- Personalized interactions.

Call 262.321.7949 to schedule an appointment to meet with a financial professional located at Educators Credit Union to plan for your future and protect your life savings.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. CBSI-3276794.1-1020-1122