

Member Loyalty Has Changed in 2019

It's a new Member Loyalty Reward for a new year! Educators Credit Union members can now unlock up to \$165 for participating in Member Loyalty. All you need is an active checking account. Active checking means:

- You deposit a check, receive an electronic deposit from a non-Educators Credit Union account, or receive a payroll direct deposit into your checking account at least once a month.
- You make at least five transactions each month. These transactions can be any combination of using your debit card², writing a check, making an automatic withdrawal or using Bill Pay. It does not include ATM withdrawals.

Once you unlock the Member Loyalty Reward, build your reward *monthly* by using the four services as described below.

Cards – The tiers are based on monthly transactions posted to your account during the calendar month. This will be any credit or debit transaction using the credit option.

25-50 Transactions	51-75 Transactions	76-100 Transactions	>100 Transactions
\$1.00	\$2.00	\$3.00	\$4.00

Loans – Your rewards are accrued monthly per loan type that is active and not delinquent past the 10-day grace period.

Auto Loan/Lease	Mortgage	Home Equity/Home Equity Line of Credit	Personal/Lendkey ³
\$1.00	\$2.00	\$2.00	\$1.00

Savings⁴ – These tiers are based on the daily average balance of all savings shares held by the account holder. It does not include Health Savings Accounts.

\$1,000-\$4,999.99	\$5,000-\$19,999.99	\$20,000-\$49,999.99	\$50,000+
\$1.00	\$2.00	\$3.00	\$4.00

Online – Accrues monthly per usage of either service

Online Banking or Mobile Banking
\$1.00

More info at
ecu.com/loyalty

The Member Loyalty Reward is deposited into eligible accounts on Nov. 30. Check out the back page to learn about our Member Loyalty Payback Bonus!



Achieving more together.



Member Loyalty Continued...

Payback Bonus – Educators Credit Union wants to increase our active checking accounts by 20% by Nov. 30. If we reach this goal together, everyone with an active checking account in November will receive our Payback Bonus Reward!



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 that builds to the Nov. 30 deposit. The account must be in good standing with Educators Credit Union for the member to participate in the reward that month. If a member's checking account is negative due to Overdraft Privilege, that member is still eligible to participate in the program as long as the account is brought positive within the 35-day period. 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 may apply.

²ATM Withdrawals do not count as debit card transactions. Transfers from the checking share to another share, such as savings or loans, does not count as one of the five transactions.

³Educators Credit Union loans cannot be past due to earn the monthly reward.

⁴The savings total is based off of the average total balance for any savings account a member has where they are the primary member. The total does not include Health Savings Accounts.



\$15,100 Won With Saver's Sweepstakes!

Educators Credit Union members have won \$15,100 with the Saver's Sweepstakes since October! In January, 11 members won at least \$100, including two \$1,000 winners. They are:

- Crystal M., Milwaukee – \$100
- Deja G., Racine – \$100
- Elizabeth G., New Berlin – \$100
- Gladys R., Milwaukee – \$1,000
- Jamie C., Racine – \$100
- Jessica N., Kenosha – \$100
- Joseph S., Racine – \$100
- Kathleen V., Racine – \$100
- Lizbeth L., Thiensville – \$100
- Marian W., Milwaukee – \$100
- Rocco L., Kenosha – \$1,000

Visit www.ecu.com/savers to learn how you can earn a chance to win by saving your money!

FYI

Milwaukee Kids Expo

A weekend of family fun is happening Feb. 9 and 10 from 10 a.m. to 4 p.m. at State Fair Park in West Allis. Kids can work on crafts, jump in bounce houses, and much more! Keep your eyes open for the Educators Credit Union booth!

Racine Home Expo

Join Educators Credit Union and dozens of local home improvement specialists at the 35th Annual Racine Home Expo. The show features products and services to help improve your home, including remodeling, being more energy efficient, landscaping and more. The show takes place at Racine's Festival Hall on Feb. 23 from 9 a.m. to 5 p.m. and Feb. 24 from 10 a.m. to 4 p.m.

Save on TurboTax®

As a credit union member, you can save up to \$15 on TurboTax this tax season. To access the member discount, click on our Member Perks page on www.ecu.com and look for the TurboTax option.



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