

Member Focus

April 2018



Sign Up for the 81st Annual Meeting

Educators Credit Union is hosting its 81st Annual Meeting on Saturday, April 28 at 9 a.m. This year's Annual Meeting is located at the Roma Lodge, 7130 Spring St., Racine, WI 53406. All Educators Credit Union members are welcome to attend.

Educators Credit Union is offering a breakfast buffet that members can sign-up to enjoy before the meeting. Breakfast starts at 7:45 a.m. and is \$5 per person. That \$5 will go towards a charitable contribution to a local non-profit. Doors open at 7:30 a.m. Breakfast registration ends on Friday, April 20 and can be done at www.ecu.com.

Now Available: The Educators Credit Union Premium Money Market Account

Educators Credit Union is giving you a new opportunity to increase the dividend rate on your savings. Introducing Educators Premium Money Market and IRA Premium Money Market accounts.

Here's how it works:

- The minimum balance required to open an account and earn the advertised APY¹ is \$10,000².
- Increase the APY as you increase your balance. The Money Market rates are tied to the Federal Open Market rates. See the current rates and tiers at ecu.com/rates under Savings.
- You can access your Money Market account at any time.

To compare rates and see the latest information on the Preferred Money Market account, visit www.ecu.com. Open a Premium Money Market share at any Educators branch or by calling 262.886.5900.

¹APY = Annual Percentage Yield. Rates will not change until the next tier is reached (ex. balance of \$10,000 to \$99,999.99 will have a rate of 0.375% APY). Rates are subject to change after the account is opened.

²For Premium Money Market the minimum to open account is \$10,000.

Points for Perks cannot be used to increase the rates on the Premium Money Market accounts.



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For the teacher in you.

FYI

2018 Shred Days

Educators Credit Union's annual Shred Days have been announced! See the details at www.ecu.com/events.

Save on TurboTax®, the smarter way to get your taxes done right

As a member of Educators Credit Union, you can save up to \$15 on TurboTax® – the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. Visit the Member Perks section of www.ecu.com to get your exclusive Educators Credit Union members' link today.

Changing Your IRA Withdrawals

To members with automatic IRA withdrawals – you may change your withholding election at any time prior to 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. Please contact Educators Credit Union if you need to verify or change your withholding.

2018 Preferred Dealer Network Sale

The Educators Credit Union Preferred Dealer Network sale¹ runs through the end of April. The Preferred Dealer Network connects our members to more than 100 Wisconsin partner dealerships. Dealers are cutting prices to as low as 5% below dealer invoice prices during the spring event. These offers can also be combined with dealer rebates to help increase your total savings.

If you want to take part in the Preferred Dealer Network sale, call our Auto & Lease² team at 262.884.6675 and speak with a vehicle specialist. They'll share dealer discount pricing and contacts to get your vehicle at a great price without haggling.

¹Some models may not be available or are excluded. Invoice price does not reflect actual dealer cost. Dealer discounts are subject to change.

²Educators Auto & Lease is a Credit Union Service Organization (CUSO) owned wholly by Educators Credit Union, but is a separate business from the credit union.



Art in Bloom

Educators Credit Union is proud to sponsor Art in Bloom at the Milwaukee Art Museum from Thursday, April 12 to Sunday, April 15.

Art in Bloom features stunning art-inspired floral pieces set throughout the museum. The weekend event also features dozens of family-friendly activities and a floral art show.

Educators Credit Union members get a \$5 discount by showing their Educators debit or credit card when purchasing tickets. Tickets must be purchased at the door to receive this discount. More information about the event, visit mam.org/bloom.

Apply for the Educators Credit Union Visa® Signature Credit Card!

Educators Credit Union makes products with you in mind. When we heard that our members were looking for a cash back card, we found the perfect fit. Introducing the Educators Visa® Signature Credit Card.

The Educators Visa® Signature Credit Card earns 1.5% unlimited cash back on all purchases. It's loaded with other benefits designed for our members, like a skip-a-payment option available each January, trip cancellation/interruption coverage, cell phone protection and more!

Contact Us

Wisconsin 262.886.5900
Elsewhere 800.236.5898



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