

# Member Focus

July 2018



## Educators and Autowerks' Annual Summer Car Event

You can save on your next vehicle this month at the Educators Auto & Lease and Autowerks<sup>1</sup> Summer Car Event.

Visit Autowerks – located next to our Sturtevant branch – from July 20-28 to:

- Up to \$9,750 in manufacturer rebates on select new vehicle leases.
  - Get a 1% of your loan amount in cash back – up to \$250 – on Autowerks purchases or leases financed through Educators<sup>2</sup>.
  - Try your luck and roll the dice to get an additional \$100-\$500 off the purchase price from Autowerks.
- Win raffle entries for a vehicle upgrade package<sup>3</sup>. This package includes remote start, a vehicle care kit and window tinting.
  - Check out the Educators interactive trailer on July 25. Walk through the experience to get information about the credit union and win some Educators goodies.

Visit [www.myautowerks.com](http://www.myautowerks.com) or call 262.898.7090 for a full list of Autowerks' inventory.

<sup>1</sup>Autowerks is an Educators Credit Union preferred dealership. Educators Credit Union has no ownership of this dealership. Educators Auto & Lease is a Credit Union Service Organization (CUSO) owned wholly by Educators Credit Union, but is a separate business from the credit union.

<sup>2</sup>Financing up to 105% of approx. retail value. Loan rate is dependent on credit score. Qualify for the lowest rate with credit score of 740 or above. Rates are subject to change.

<sup>3</sup>No purchase necessary to enter.

## The Greatest Compliment

The greatest compliment you can give Educators Credit Union is telling your friends and family how much you love being a member here. To thank you for such high praise, we're giving you and the new member you refer \$80 or \$100<sup>1</sup>.

There are two ways to get the incentive when a new member comes into the credit union and mentions your name while opening an account. If the new account includes checking and a net direct deposit of at least \$200, you both get \$80<sup>2</sup>. If the member also applies for a loan or credit card and closes within 14 days of opening their account, you both get \$100<sup>3</sup>.

<sup>1</sup>This incentive cannot be combined with other offers.

<sup>2</sup>Rewards will be deposited into both members' accounts 14 days after the first direct deposit of at least \$200.

<sup>3</sup>No minimum loan balance required to earn the incentive. Some loan types may not apply.



**Educators**  
CREDIT UNION™

*For the teacher in you.*

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## Meet Team Edgy

Educators Credit Union has a new events team that will be around the community this summer:

Team Edgy! When you see Team Edgy, stop by to say hello. You just might be able to snag some cool Educators swag. They'll be at events like the Rock County Fair, Evening on the Avenue in South Milwaukee, and much more. Check out [www.ecu.com/events](http://www.ecu.com/events) for more.

## Contact Us

Wisconsin 262.886.5900

Elsewhere 800.236.5898



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## FYI

### Dirty Ninja Run

On Saturday, July 14, kids ages 4 to 15 will get down and dirty at the Dirty Ninja Mud Run. The obstacle course goes through Regner Park at 800 N. Main St., West Bend. You can register your child at [www.ci.west-bend.wi.us](http://www.ci.west-bend.wi.us).

### Waterford Hot Air Balloon Festival

Head to Waterford from July 19-22 to watch dozens of hot air balloons sail through the skies. The annual festival is free to attend. During the festival, spectators can also enjoy the 2018 US Women's National Balloon Championships.

### 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. Please contact us if you need to verify or change your withholding.

### Privacy Notice

Educators Credit Union's privacy policy is available on our website at [www.ecu.com](http://www.ecu.com). The policy also tells you how we share information and how to keep your information from being shared.

## The College Planning Center

The road map to your child's college education is on [www.ecu.com](http://www.ecu.com). Educators has partnered with Invite Education to bring you the College Planning Center. This tool lets you:

- Track and plan your savings for higher education.
- Compare colleges by cost and admissions.
- Search scholarships based on your child's interests and background.
- Share information with family, school counselors and financial advisors.

Visit the Financial Education tab on [www.ecu.com](http://www.ecu.com) for more.

## Educators is Lending a Hand

Educators Credit Union is focused on doing everything we can to make the lives of our members better. That's why we started our Lending a Hand campaign. At this point in 2018, we have saved our members more than \$8.5 million in interest by refinancing their non-Educators loans.

Come into any Educators branch to see if we can help save you money, too. We'll run a What's Your Score? credit report and see if you have any non-Educators loans that we can refinance at lower interest rates. We have saved some members hundreds and sometimes even thousands of dollars through refinancing. Visit [www.ecu.com](http://www.ecu.com) and search Lending a Hand for more information.