

# Member Focus

October 2018



## Educators Credit Union and AutoWerks Want to Help You Save in October

Educators Auto & Lease and AutoWerks<sup>1</sup> Fall Car Event can help you save on your next vehicle.

From October 19 to 27, AutoWerks and Educators Credit Union are offering:

- **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 for the chance to win \$100-\$500 off the AutoWerks purchase price.**
- **Up to \$10,250 in model year closeout manufacturer rebates** on select new vehicle leases.

- **Win raffle entries for the chance to get two tickets to watch the Green and Gold take on Miami on Sunday, Nov. 11<sup>3</sup> at the Frozen Tundra!**

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 a credit score of 740 or above. Rates are subject to change.

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

## Educators Credit Union: Your One Stop Auto Shop

Educators Credit Union is adding something new for our members. Educators can help you shop to find a no-haggle price for your next vehicle, finance your vehicle, and now, we can insure your vehicle!

Educators Credit Union has teamed with WEA Member Benefits to offer auto insurance to our members. WEA Member Benefits designed its insurance for you. They'll work with you to make a plan that covers your individual needs and your budget.

Visit [www.ecu.com/weabenefits](http://www.ecu.com/weabenefits) for more information.



**Educators**  
CREDIT UNION™

*For the teacher in you.*

262.886.5900 | [ecu.com](http://ecu.com)



## Security is Only an App Away

We all worry about it. A company gets hacked and then someone steals your information. They start spending your hard earned money without you knowing about it. Educators Credit Union wanted to give you the option to take control of your finances, so we created the Ctrl™ app.

Ctrl helps you monitor the spending on your Educators Credit Union debit and credit cards. Download the app from the Google Play Store or App Store then set purchase notifications, turn your cards on or off as you need them, set spending limits and more! Visit [www.ecu.com/ctrl](http://www.ecu.com/ctrl) for more information.

## You Could Win \$100, \$1,000 or \$5,000!

Educators Credit Union and The Wisconsin Credit Union League want to help you save to win with the Saver's Sweepstakes<sup>1</sup>! The Saver's Sweepstakes is a new prize-based savings account. Earn entries for saving money!

With the Saver's Sweepstakes:

- You get one entry for every \$25 you save in your Sweepstakes account each month.
- At least one Educators Credit Union member will win the \$100 monthly prizes, the \$1,000 quarterly prizes, and the \$5,000 grand prize.

For more information, visit [www.ecu.com/savers](http://www.ecu.com/savers). Open an account at any Educators Credit Union branch or by calling 262.886.5900.

<sup>1</sup>There is no minimum deposit required to open a Saver's Sweepstakes account. This sweepstakes is open to Wisconsin and Minnesota residents only. Entries are tallied for the primary owner on the account. Fiduciary and business accounts are not eligible. The Saver's Sweepstakes conducts statewide drawings. Each individual – limited by social security number – can have a maximum six entries per month, 18 entries per quarter and 72 entries per year in the statewide drawing. Entries are earned based on month-over-month increases in the Saver's Sweepstakes account balance. Chances of winning are determined by the number of total entries per drawing. Account is subject to a \$10 withdrawal penalty with your first and second withdrawal from the account. The account will be closed after your third withdrawal. Account withdrawal could impact your total number of entries. A closed account will result in the forfeiture of all sweepstakes entries. Participants can make a penalty-free withdrawal from the account 12 months after the account is opened and every 12 months thereafter. Other restrictions apply. Visit [www.ecu.com](http://www.ecu.com) for the official Saver's Sweepstakes rules.



## FYI

### Educators Credit Union Closed Nov. 12

All Educators Credit Union locations will be closed on Monday, Nov. 12 in observance of Veterans Day.

### Annual Trip to Chicago

Registration is now open for Educators Credit Union's annual Chicago trip. We'll take a bus ride to the Windy City for a day of shopping and sight seeing. The 2018 trip takes place on Wednesday, Nov. 28. Go to [www.ecu.com](http://www.ecu.com) to sign up before Wednesday, Nov. 14. Don't wait! Space is limited and registration will close early if every bus is filled.

### 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.

## Contact Us

Wisconsin 262.886.5900

Elsewhere 800.236.5898



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Equal Housing Opportunity