

# Member Focus

November 2018



## Rewarding Members for Their Loyalty

It's the most wonderful time of the year: Educators Credit Union Loyalty Pay Back season! In 2018, Educators Credit Union is putting a total of \$3.1 million into our members' accounts based on their loyalty<sup>1</sup>.

Educators Credit Union member-owners are the reason we can make a difference in their lives, their family's lives, and the lives of their friends and neighbors.

To thank our members for their continued support, the 2018 Loyalty Pay Back Reward will be awarded based on the number of services they use. Payouts will be divided into three groups: member-owners using three to four qualified services, member-owners using five to six qualified services, and member-owners using seven or more qualified services.

Qualified services are:

- Auto Loan or Lease<sup>3</sup>
- Business Checking Account<sup>4</sup>
- Business Credit Card<sup>4</sup>
- Business Line of Credit<sup>4</sup>
- Checking Debit Card<sup>2</sup>
- Credit Card<sup>2</sup>
- Direct Deposit<sup>2</sup>
- eStatements<sup>2</sup>
- First Mortgage Home Loan<sup>3</sup>
- Home Equity Loan<sup>3</sup>
- Individual Retirement Account<sup>3</sup>
- Investment Services Account<sup>3</sup>
- Mobile Banking<sup>2</sup>
- Money Market Account<sup>3</sup>
- Other Loan – Personal, Student<sup>3</sup>
- Share Certificate<sup>3</sup>

Members have until Nov. 30 to add services to their account ahead of Loyalty Pay Back. Educators Credit Union members can use Online Banking, stop in at a branch or call 262.886.5900 to add a new service.

<sup>1</sup>To qualify, members must be in good standing. Member's accounts cannot be in the negative and loan payments cannot be past due or have charged off balances. Each service will only be counted once. For example: if a member has an account with multiple share certificates, those certificates would be counted as ONE qualified service. Reward is available for up to two account numbers per primary member.

<sup>2</sup>Service must have active use with at least one posted transaction in November. Using the Educators Mobile Banking app qualifies as Mobile Banking.

<sup>3</sup>Loan and deposit accounts must have a balance greater than zero on Nov. 30 to qualify. The Rapid Relief<sup>3</sup> Loan, Fresh Start Loan and Credit Rebuilder Loan do not qualify for the reward.

<sup>4</sup>To qualify for the Business Member Pay Back Reward, a business must have a business checking, business line of credit and a business credit card with Educators. They have to be open and at least two services have to be active in the month of November.



**Educators**  
CREDIT UNION™

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*For the teacher in you.*

# Educators Credit Union Celebrates 10 Saver's Sweepstakes Winners

Educators Credit Union and The Wisconsin Credit Union League came together to celebrate 10 Saver's Sweepstakes winners.

Two Educators Credit Union members won the \$5,000 grand prize and eight more won \$100 prizes. The group was just the first of Educators' Saver's Sweepstakes winners. Members who have or open a Saver's account have the chance to win \$100 for saving in November, \$1,000 in the first quarter, and another \$5,000 grand prize in 2019.

The first winners are:

- David K., \$5,000
- Eduardo E., \$100
- Cindy T., \$5,000
- Doris H., \$100
- Denise B., \$100
- Frances H., \$100
- Scott B., \$100
- Charles L., \$100
- Barbara C., \$100
- Eric R., \$100

For more information on the Saver's Sweepstakes, visit [www.ecu.com/savers](http://www.ecu.com/savers).



*Pictured from left to right: Doris H., David K., Barbara C., Charles L., and Cindy T.*

## FYI

### Educators Credit Union Closed Nov. 12 & Nov. 22

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

Educators Credit Union's offices will also be closed on Thursday, Nov. 22 for Thanksgiving.

### Annual Trip to Chicago

There's still time to register for the Educators Credit Union 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. Space is limited and registration will close early if every bus is filled.

## Fight Fraud with Ctrl™ from Educators

Educators Credit Union has a great way to help members battle fraud: the Ctrl™ app. The Ctrl app was designed to give you the tools you need to protect your Educators debit or credit card should some get your information or you lose it.

With Ctrl, you can:

- Turn your card on or off with one touch.
- Set instant spending notifications.
- Create spending limits from your phone.
- And much more!

Download the Ctrl app from the Google Play Store and Apple App Store to start fighting fraud today.

## Contact Us

Wisconsin 262.886.5900

Elsewhere 800.236.5898



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