

We want to make sure you have everything you need once Aurora Credit Union officially becomes Educators Credit Union on Jan. 1, 2019. To help, we've created this checklist so you can follow along with important documents and timelines. Once an item is completed, just check it off! Missing a step? Call Educators Credit Union at **262.886.5900** or visit Aurora Credit Union for assistance.

DECEMBER 2018

- Before the 31** Visit Aurora Credit Union for property tax payment & check cashing needs
- 31** Receive New Educators Credit and/or Debit Cards
- 31** Receive New Educators Account Number
- 31** Aurora Credit Union Closed

JANUARY 2019

- 1** Start Using Educators Credit and/or Debit Cards – shred all Aurora Credit Union cards
- 15** Receive New Educators Checkbook – shred all Aurora Credit Union checks
- 15** Receive Account Verification Letter

2019

Educators Credit Union Holiday Closings

JANUARY

- 1 New Year's Day
- 21 Martin Luther King Jr. Day

MAY

- 27 Memorial Day

JULY

- 4 Independence Day

SEPTEMBER

- 2 Labor Day

OCTOBER

- 14 Columbus Day

NOVEMBER

- 11 Veterans Day
- 28 Thanksgiving Day

DECEMBER

- 24 Christmas Eve (at noon)
- 25 Christmas Day
- 31 New Year's Eve (at noon)

Additional information at:
www.ecu.com/aurora



JANUARY

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DECEMBER

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WELCOME TO THE EDUCATORS CREDIT UNION FAMILY!

We are counting down the days until Aurora Credit Union merges with Educators Credit Union! When you officially become an Educators Credit Union member, you're going to have access to all of our spectacular products and services created for our members. These include:

- **Online and Mobile Banking.** Manage your finances anywhere, including from your mobile device.
- **Shared Service and ATM Network.** Manage your finances at one of the more than 5,000 co-op shared credit union branches and 60,000 fee-free ATMs.
- **Educators Voice Access (EVA).** Use EVA to check your account balances, make transfers, pay loans, and more. EVA lets you use your voice or your phone's number pad to guide your way through its services.
- **Ctrl™.** Use the Ctrl app to turn your Educators debit or credit cards on or off, get instant spending notifications, and set spending limits.
- **Auto & Lease.** Let Educators Credit Union help you find a car at a hassle-free price, finance the loan at a competitive rate, and even insure it!
- **FlashCash.** Make deposits using the camera on your mobile device.
- **Home Loans.** Finance your home with one of our mortgage options or pay for a big project with our home equity loans.

These are just a few of the great services we know that you'll love. You can find much more on our website www.ecu.com.

On the back of this letter is a calendar with a checklist. That list will keep you up to date on when you should receive your new Educators Credit Union information. Follow along, and if you're missing something by the date listed on the checklist, visit www.ecu.com/aurora or call Educators at **262.886.5900**.



CHANGE IN FEE TERMS

Effective Jan. 1, 2019, all current Aurora Credit Union fees will switch to the current Educators Credit Union fees. See what's changing on Jan. 1 below. You can see all of Educators Credit Union's fees at www.ecu.com/forms-and-disclosures.

New Fees with Educators Credit Union:

Online Banking – **Now \$0** | was \$1 or free with eStatements

Debit Card Point of Sale Fee – **Now \$0** | was \$.25

Shared Service Center – **Now \$0** | was \$2.75

International Visa Point of Sale Surcharge – **Now \$0** | was 1% of purchase

Foreign Check Deposit – **Now \$0** | was \$15

Deposited Check Returned from Another Financial – **Now \$15** | was \$20

Bill Pay – **Now \$5.95** or **FREE** with two or more monthly bills | was \$4.95 or free with qualifying services

Cashier's Check – **Now \$3** | was \$1.50

Paper Statement Copies – **Now \$5** or **FREE** online or mobile | was \$1

Wire Transfer - Incoming – **Now \$10** | was \$5

Wire Transfer - Outgoing Domestic – **Now \$20** | was \$13