



Welcome, Aurora Credit Union!

The Educators Credit Union team is expanding! On Jan. 1, 2019, we completed our merger with Aurora Credit Union. With the merger, we're adding over 5,500 members, seven new employees, and one new location.

Aurora Credit Union was formed to serve the needs of Advocate Aurora Health employees, volunteers and retirees. Educators saw Aurora Credit Union as a perfect merger partner because of the similar ideals and the membership group that links back to our history. One of the original Educators Credit Union membership groups was local healthcare employees.

This merger is an excellent opportunity for Educators Credit Union and Aurora Credit Union members. Current Educators Credit Union members will have a new branch open to service their needs in-person at 3355 W. Forest Home Ave. in Milwaukee. The more than 5,500 Aurora Credit Union members will now have access to many of the great products and services Educators members have come to know and love.

For more information on this merger, visit www.ecu.com.

Apply for the 2019 Educators Credit Union Scholarship

Eligible high school seniors can now apply for the 2019 Educators Credit Union Scholarship. The credit union is awarding \$2,000 to 35 graduating high school seniors to help fund their higher education. Students must complete their application and send it to Educators Credit Union by March 1. Get the application and see more requirements at ecu.com/scholarship.



Educators
CREDIT UNION™

Achieving more together.

MEMBER



Introducing the new Member Loyalty Reward! Flip this page over to learn how to unlock your reward.



The 2019 Member Loyalty Reward

Unlock the new Member Loyalty Reward¹! Follow the path to Educators Credit Union stardom and you can earn up to \$165 on Nov. 30.

You can be eligible to participate in the program by having an active checking account. An active checking account means:

- You deposit a check or receive a payroll direct deposit in your checking account at least once a month.
- You make at least five debit card², check, automatic withdrawal or Bill Pay transactions each month.

You can then build up your reward monthly by:

- Making at least 25 transactions with a credit or debit card using the credit option.
- Having an auto loan or lease, mortgage, home equity loan or line of credit, personal loan, or a loan with LendKey³.
- Having at least \$1,000 in your savings accounts⁴.
- Using Online Banking or Mobile Banking.

Everything you earn will accumulate throughout the year, with the final Member Loyalty Reward being deposited to your account on Nov. 30. If you earn the highest reward in every category each month, you will get \$165.

On Nov. 30, you can get a bonus reward by helping Educators Credit Union increase our active checking accounts by 20%. If you have an active checking account in November, you'll receive this bonus reward.

To see the tiers and learn more, go to www.ecu.com.

¹Educators Credit Union members will receive one Member Loyalty Reward per primary account holder social security number. A member can only receive one reward. Business accounts are eligible if their account uses an Employer Identification Number, not a social security number that is already linked to another Educators Credit Union account. The account earns an award each month that builds to the Nov. 30 deposit. The account must be in good standing with Educators Credit Union for the member to participate in the reward that month. If a member's checking account is negative due to Overdraft Privilege, that member is still eligible to participate in the program as long as the account is brought positive within the 35-day period. Other restrictions may apply.

²ATM Withdrawals do not count as debit card transactions.

³Educators Credit Union loans cannot be past due to earn the monthly reward. Fresh Start, Rapid Relief and select other loan types do not apply.

⁴The savings total is based off of the average total balance for any savings account a member has where they are the primary member. The total does not include Health Savings Accounts.



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Educators Credit Union Closed Jan. 21

All Educators Credit Union locations will be closed on Monday, Jan. 21 for an all-staff training.

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.

Members Save on TurboTax[®]

As a credit union member, you can save up to \$15 on TurboTax* this tax season. To access the member discount, click on our Member Perks page on www.ecu.com and look for the TurboTax option.

*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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