



*Happy holidays from all of us at  
Educators Credit Union!*



# MEMBER FOCUS DECEMBER 2021

Upcoming Closures  
Saver's Sweepstakes • Holiday Fraud Prevention  
Educators Visa® Credit Cards • Best of Awards

## UPCOMING CLOSURES

All Educators Credit Union branches will close at 1 p.m. on December 24 and December 31 and close for the entire day on December 25 and January 1. During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking or ASK EVA™.

## PAULA S. AND CRISTIAN T. BOTH WON \$5,000! WILL IT BE YOU NEXT YEAR?

This year two Educators Credit Union members won \$5,000 in the annual Saver's Sweepstakes<sup>1</sup> grand prize drawing. Paula S. of New Berlin won the statewide drawing and Cristian T. of Kenosha won the Educators drawing. The next \$5,000 winner will be drawn in October 2022.

Do you want a chance to win the \$5,000 grand prize or one of the \$1,000 quarterly and \$100 monthly prizes? All you have to do is open a Saver's Sweepstakes account and save at least \$25 each month to earn an entry. Here's how it works.

- Open your Saver's Sweepstakes account with Educators Video Banking, with the QuickApply Widget in Online and Mobile Banking or by calling 262.886.5900.
- Each time you save \$25 you will receive an entry, and you can earn up to six entries each month, 18 entries per quarter and 72 entries annually. The savings account must increase by at least \$25 at the end of each month to qualify for an entry.
- Saver's Sweepstakes prize winners are drawn on or about the 15th of each month. The odds of winning depend on the number of eligible entries.



Don't miss your chance to save and win! For more information, visit [www.ecu.com/sweepstakes](http://www.ecu.com/sweepstakes).

<sup>1</sup>APY=Annual Percentage Yield. The rate may change after the account is opened. The rate is accurate as of March 1, 2021. There is no minimum deposit required to open a Saver's Sweepstakes account. This sweepstakes is open to Wisconsin, Illinois and Minnesota residents only. Entries are tallied for the primary owner on the account. Fiduciary and business accounts are not eligible. Each individual – limited by social security number – can have a maximum of six entries per month, 18 entries per quarter and 72 entries per year in Educators Credit Union drawings. 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. The drawings are conducted on a statewide basis. Account withdrawal could impact your total number of entries. A closed account will result in the forfeiture of all sweepstakes entries. Other restrictions may apply. This disclosure may be updated from time to time, and if it is updated, account holders will receive a notice of updated disclosure as well as the effective date of the updates as required by law.



262.886.5900 | 800.236.5898 | [ecu.com](http://ecu.com)



Federally Insured by NCUA | Equal Housing Opportunity

# PROTECT YOURSELF FROM COMMON SCAMS

With the holiday season in full swing, knowing some common scams will help you protect yourself and reduce the risk of fraud. Here are five common scams that you may see online.

- **Donation Scams:** These scams are done by accounts impersonating famous religious figures, or by accounts pretending to be representatives from various charities or orphanages. In the messages, the scammers will ask for donations.
- **Loan Scams:** Loan scammers send messages and leave posts and comments on Facebook Pages and in Facebook Groups offering, or claiming to know someone offering, instant loans at a low interest rate for a small advance fee.
- **Free Coupons:** For this scam, you are promised free coupons at large retailers worth more than usual, or coupons for a free vacation. All you need to do is use your Facebook login on a site, and you'll get a free vacation. However, instead of the free vacation your social media identity will be stolen.
- **Contest Scams:** This is another common scam, and it is as simple as setting up a fake page on Facebook, marketing it with a great contest, and collecting information from everyone that joined. One such scam claimed that those who shared the link would get a \$1,000 IKEA gift card, and more than 40,000 people fell for it.
- **Government Grant Scams:** If an individual contacts you about an opportunity to obtain free money in the form of a grant from the federal government, be extremely wary.



For more information on fraud and theft protection, visit [www.ecu.com/fraud-theft-protection](http://www.ecu.com/fraud-theft-protection).

Remember, when in doubt or if you feel pressured, don't send money. If you lose money to a scam, it is extremely hard to recover the lost money. So, take care to ensure you are being diligent. If you are unsure, please contact Educators Credit Union, we are here to assist you.



## GET REWARDED FOR HOLIDAY SHOPPING

Good news! With Educators Visa® credit cards, you can get rewarded for holiday shopping!

Our Visa® Signature Card gives 1.5% cash back on all purchases, while the Visa® Platinum Card gives Points for Perks for every \$1 spent on non-PIN "credit" transactions.

You can also enjoy:

- Low rates.
- No annual fees.
- No fees on balance transfers.
- Card customization.
- Contactless payments.
- Worldwide convenience.
- Upgraded card designs.
- Card security with the Ctrl™ app.

If you have any questions, please give us a call at 262.886.5900 to speak with a member services representative.



For more information and to apply, visit [www.ecu.com/visa-credit-cards](http://www.ecu.com/visa-credit-cards).



## EDUCATORS CREDIT UNION IS THE BEST!

Educators Credit Union has been named Best of Racine County 2021 and Best of Kenosha County 2021! Thank you to our amazing members and wonderful employees who voted! Being an award-winning credit union is only possible because of you.

### Best of Racine County 2021 Awards:



- Best of the West – Best Place to Work
- Local life – Best Place to Work
- Best Financial Institution
- Best Financial Planning Office
- Best Place to Work – Over 50 employees

### Best of Kenosha County 2021 Awards:



- Best Financial Institution
- Best Financial Planning Office

We are also thrilled that our members voted for us over other local credit unions. It's proof that our member-owners love Educators Credit Union's personalized service and vast menu of products. Thank you to all our members who voted for us. We appreciate your support, and it is an honor to know that our hard work is being recognized.