

MEMBER FOCUS



NOVEMBER 2024

Black Friday & Cyber Monday Deals Coming Soon
Member Loyalty Payout Coming Soon
Digital Services ■ Smart Holiday Shopping Tips
uChoose Rewards® ■ Veterans Day 2024



Educators
CREDIT UNION®

UPCOMING CLOSURE

All Educators Credit Union branches will be closed on **November 11 for Veterans Day** and on **November 28 for Thanksgiving Day**. During this time, view balances, transfer money and make payments with Online Banking, Mobile Banking or ASK EVA™.

**BLACK
FRIDAY**
NOVEMBER 29

**CYBER
MONDAY**
DECEMBER 2

DON'T MISS OUR 2024 **BLACK FRIDAY AND CYBER MONDAY DEALS!**

This Black Friday and Cyber Monday, we'll have deals you don't want to miss.

Check out www.ecu.com on November 28 and December 1 to view these exclusive deals.

PRIVACY NOTICE

Educators Credit Union's privacy policy is available on our website at www.ecu.com.

The policy also tells you how we share information and how to keep your information from being shared.

COMING SOON ...

THE MEMBER LOYALTY PAYOUT!

In less than 30 days, the Member Loyalty payout will be deposited into qualifying accounts. It's just one way we say thank you for trusting Educators Credit Union to be your credit union.

Here's how you can earn even more before the annual payout on December 1.

To earn a reward:

All you need is a checking account and at least five withdrawals per month from any share linked to your account (savings, checking, credit, etc.). These can be any combination of debit or credit card purchases, check withdrawals, automatic payments, bill pays and ATM withdrawals.

To track your reward:

Track your Member Loyalty reward in Online or Mobile Banking by clicking **Member Loyalty** in the **Accounts** drop-down menu.



In 2023, members earned record amounts of cash back, and 2024 will be no different! Visit www.ecu.com/member-loyalty to learn more.

*Restrictions apply. Visit www.ecu.com/member-loyalty for more details.



@myEducatorsCU

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





HOLIDAY TRAVEL PLANS?

Get the support you need, where you need it!
Access your account from any destination with our convenient digital services.

- Speak to a virtual teller with video chat and instant messaging.
- Turn cards on and off, set spending restrictions and pay bills with Online and Mobile Banking.
- Quickly check account balances, make transfers and pay loans with ASK EVA™.



Give these digital services a try!
Visit www.ecu.com/digital-services to learn more.



GOT UCHOOSE REWARDS® POINTS?

Cash them in to pay for some or all of your holiday shopping! **Redeem your points for tons of reward options that make great gifts.**

- Cash back
- Gift cards
- Concert tickets
- Amazon purchases
- Apparel
- Travel expenses



You can even redeem your points at checkout with PayPal. Visit www.ecu.com/uchoose-rewards to learn more!



VETERANS DAY 2024

To all the veterans of the U.S. military, thank you for your service, sacrifice and commitment.



\$SMART HOLIDAY SHOPPING

It's easy to get caught up in the magic of holiday spending. **But the holidays don't have to be expensive.** With a little planning, you can cut down on your holiday spending to avoid going into debt (and feeling regret). Here are some affordable gift ideas!

Abundance swap: Many of us have something in our home that we don't use – a small appliance collecting dust or something that was gifted twice. Host a party where your friends and family bring a quality item to swap.

The gift of time: The holidays are an especially busy time, and caregiving is often a steep hourly expense. Instead of a gift, offer cost-free babysitting or pet sitting to someone who could benefit from a date night or weekend away from home.

Opt for experiences: Gifts aren't the only way to connect during the holidays. Plan a group experience you can all enjoy together, like snow tubing or sledding, camping, a movie night or a budget-friendly potluck.

Charitable donations: Is there a friend or loved one on your gift list who has a favorite charity that is meaningful to them? Volunteer or donate to the charity on their behalf.

DIY gifts: Personalized gifts like handmade jewelry, snack baskets, homemade pastries, and customized mugs and water bottles are thoughtful ways to spread joy without spending a lot of money.

These gift ideas were created in partnership with Banzai and GreenPath, our financial education partners.