



Educators
CREDIT UNION®

Welcome TO EDUCATORS CREDIT UNION!

We can't wait to call you a member of Educators Credit Union. Starting January 1, 2025, you will get access to a wide range of products and perks that have made us an award-winning credit union. Some of these include:

ONLINE & MOBILE BANKING

Access your account from anywhere! Login from your desktop or laptop, or download our Mobile Banking App to get instant access on your Apple or Android device.

TELLER OPERATED MACHINES (TOMs)

Access your account and conduct transactions without the need to enter the branch with specialized ATMs. TOMs allow members to make deposits, withdrawals, loan payments, transfers and print mini-statements with ease. They are available 24/7, even on holidays.

SHARED SERVICE & 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 CONNECT CAM™

Not able to make it to a branch during operating hours? No problem. Connect virtually with one of our Educators Connect Cam™ experts to handle most of your financial transactions and questions.

¹FlashCash deposit time is subject to approval. Some money appears instantly in your account, while the rest can take three business days to deposit. Some deposits may take up to 10 business days to process. Each night, there is a time frame in which FlashCash is unavailable. Not all members will be eligible to use FlashCash.

²uChoose Rewards® is a registered trademark of Fiserv, Inc. To learn more about uChoose Rewards®, log in to your online account.

CARD MANAGEMENT

Use Card Management in Online and Mobile Banking to turn your cards on and off, reset your PIN, set travel notes, track your spending, and more.

EDUCATORS VEHICLE SOLUTIONS®

Chat with an Educators Vehicle Advisor to find your perfect vehicle at a hassle-free price, finance the loan at a competitive rate, and even insure it! You'll be driving away in your new car before you know it.

FLASHCASH

Gone are the days of having to drive to a branch to deposit checks. With FlashCash on our Mobile Banking app, depositing checks can be done from anywhere, anytime!¹

U CHOOSE REWARDS®

Earn unlimited rewards on eligible debit and credit card purchases. Redeem your uChoose² points for a wide range of rewards including cash back, gift cards, travel experiences, pay with points, and more.

We want to make sure you have everything you need once Empower Credit Union officially merges with Educators Credit Union on Jan. 1, 2025. 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!

DECEMBER 2024

- 19** Empower member special dividend dispersed into your base membership savings account.
- Before 30** Visit Empower Credit Union for property tax payment and check cashing needs.
- 31** Receive new Educators Account Number.
- 31** Receive new Educators Credit and/or Debit Cards³.
- 31** Receive new Educators Checkbook and shred all Empower Credit Union checks³.
- 31** Empower Credit Union Closed.

JANUARY 2025

- 1** Start using Educators Credit and/or Debit Cards and shred all Empower Credit Union cards.
- 1** **Direct deposits and automatic withdrawals temporarily transferred to your new Educators Credit Union account⁴.**
- 15** Receive Account Verification Letter.

³Your new Educators Credit Union Credit Card, Debit Card or Checkbook will not be activated before Jan 1, 2025.

⁴Your direct deposits and automatic transactions will happen for six months, but you must update your account and routing number with the employer or vendor to guarantee the transaction continues after this period.

2025 EDUCATORS CREDIT UNION HOLIDAY CLOSINGS

JANUARY

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

FEBRUARY

- 17 Presidents' Day

MAY

- 26 Memorial Day

JUNE

- 19 Juneteenth (Freedom Day)

JULY

- 4 Independence Day
- 5 Independence Day
Additional day of closure

SEPTEMBER

- 1 Labor Day

NOVEMBER

- 11 Veterans Day
- 27 Thanksgiving Day

DECEMBER

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

January

S	M	T	W	T	F	S
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

FEBRUARY

S	M	T	W	T	F	S
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

MARCH

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

APRIL

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

MAY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

JUNE

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

JULY

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

AUGUST

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SEPTEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

OCTOBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

NOVEMBER

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

DECEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Still have questions?

Check out our FAQ located at www.ecu.com/empower.



Branch hours will also be changing starting January 1, 2025.

Monday to Friday:
9 A.M. – 5 P.M.

Saturday:
9 A.M. – Noon

