Educators CREDIT UNION®

The current Empower Credit Union Online and Mobile systems will shut down on Tuesday, December 31.
Please use your current online banking platform to download and save statements or notices from the previous year prior to December 31. All scheduled bill pay payments for December 31 will still post and process that day.

SETTING UP YOUR EDUCATORS CREDIT UNION ONLINE & MOBILE BANKING ACCOUNT

After the merger on January 1, use your current Empower User ID to complete the first-time log in at **www.ecu.com**.
You can use a desktop or mobile device to access your new Educators account. Some users may need to modify their User ID at first login to avoid duplicate users.

When you first log in to Online or Mobile Banking, you will create a new password. Your new password must be at least eight characters long and contain at least one upper case letter, one lower case letter, and one number. We encourage you to add at least one special character to ensure a secure password.

ESTATEMENTS
Enroll in eStatements by clicking "Accounts," "eDocs," "Settings" and then tap "Subscribe." To complete the process, you will need to read the eDocs disclosure and enter a code.
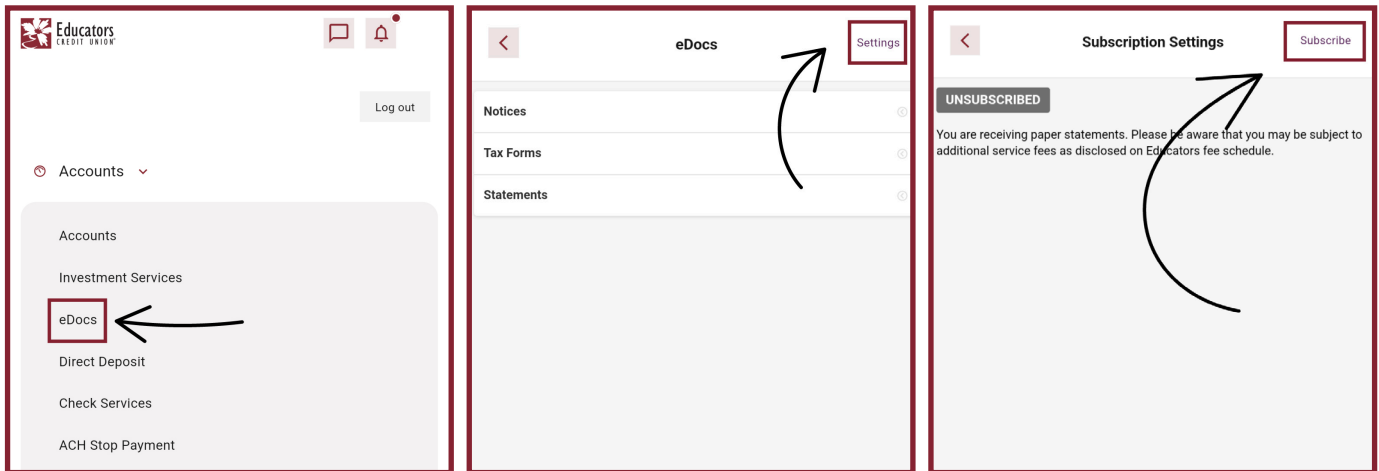
BILL PAY
If you used Bill Pay with Empower, your payees and recurring payments managed by Empower will be transferred to Educators Bill Pay. You will have access when you log in on January 1. **Please note that Educators uses a different payment model.**
When you schedule your payment, you are choosing the date you would like your payment to arrive, not the date you want the funds to be removed from your account.
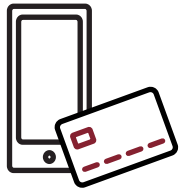Any automatic or recurring bill payments you currently have set up will need to be updated **by you** to reflect the difference in the payment model.
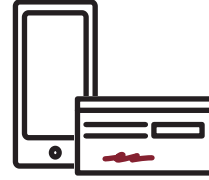
MOBILE BANKING FEATURES

MOBILE BANKING

The Educators Mobile Banking app gives you control of your account from your mobile device or tablet. You can find it listed as "Educators CU" on both the App Store and Play Store. The Empower mobile app will stop working on December 31 and you can begin using the Educators CU app starting January 1.

FLASHCASH

You can deposit checks within Mobile Banking using FlashCash[1]. This is Educators' version of Empower's Mobile Deposit.

CARD MANAGEMENT

Activate your debit/credit cards, set up your new account for Apple Pay and Google Pay, access card controls and more using Card Management in desktop or the mobile app.

ASK EVA™ (EDUCATORS VIRTUAL ASSISTANT)

You can also check your account balance and more on the phone with Ask EVA™ at 800.236.3168. The first time you call, you'll be asked to set up a 6-digit access code once you verify your account number, SSN, DOB and zip code.

WHAT TO KNOW ABOUT YOUR CARDS

You will be receiving your new Educators card(s) by December 31, 2024. Starting January 1, 2025, your Empower Credit Union debit and/or credit card will no longer function. You should use the new Educators Credit Union debit and/or credit card you received. If you experience any problems while activating your new Educators card(s), please call us at 800.236.5898.

Feel at ease knowing that we have 24/7 fraud monitoring on all member accounts. **Keep in mind that while we may send texts to verify purchases and send one-time codes, we will never ask for your personal information, one-time codes or passwords.**

If you have questions about these services or the merger,
call Educators Credit Union at 800.236.5898 or visit www.ecu.com/empower.