



EDUCATORS
CREDIT UNION

ECU INSIGHTS

JANUARY 2017

78th Annual Meeting Monday, March 20, 2017 Waco Convention Center, Brazos Room

As a member of ECU, we invite you to help us review and celebrate our 78th year. Come spend the evening with your credit union staff and board. Reservations are not required. Refreshments will be served at 6:30 p.m. with the business portion of the meeting beginning promptly at 7 p.m.

Attendance to the meeting is limited to ECU members only. We will be verifying membership at the door. Please bring your membership card or checkbook to make verification fast and easy.

Thank you for your continued support of ECU. We look forward to seeing you at the meeting. For more information, visit us online at www.edcu.com or call the Main Office at 254-776-7900 or 800-596-5460.

Get a *Family-Friendly* ride at
a *Budget Friendly* rate



AUTO LOANS as low as **1.99% APR***

*APR = Annual Percentage Rate. Rate is based on credit rating and is subject to normal credit approval. Rates subject to change without notice. Rate is for a 63-month term, 2010 or newer. Certain restrictions apply. Federally Insured by NCUA.

Address Verification Promotion

Our information needs to be updated! Help us verify that we have your correct contact information and you could win a \$100 VISA Gift Card* from ECU. Simply fill out the form with your contact information and either fax, mail or drop off at your local ECU office to be entered into our Address Verification Promotion. (please print)

Account #(s): _____
(list all #s that should have the address listed below, including youth accounts)

Name: _____

Mailing Address: _____

Physical Address (if different from above): _____

City: _____ State: _____ Zip: _____

Home Phone #: _____ Work #: _____ Cell #: _____

Email Address: _____

Member Signature: _____ Date: _____

By signing this form I give ECU permission to change my contact information if it does not match what is on file. This form authorizes the change of ONLY the person named above, no joint owner's addresses will be changed. For multiple party accounts, please submit a separate form for each individual on the account.

*We will be giving away two gift cards. Winners will be notified on February 10, 2017. Promotion ends February 4, 2017.

Board Elections

Three positions are open for election on the Board of Directors this year. The nominating committee, consisting of Lori Southern, Max Lewis and Chuck Sivess, has nominated incumbents Mr. Raymond Weldon and Mr. Edward Hernandez to each serve a three year term. The committee has also nominated Dr. Hazel Rowe to serve the remaining term left by a previous board member.

Mr. Weldon retired from Waco ISD where he was principal at Mountainview Elementary. Mr. Hernandez works for the City of Waco as an Inspector. Dr. Rowe works as the Alternative Certifications Instructor and Mentor at McLennan Community College. These three nominees have been reviewed and certified by the nominating committee as meeting the requirements and qualifications of a board member. They have each agreed to serve if elected.

Bylaws do not allow for nominations from the floor. However, any member of legal age desiring nomination may do so by presenting a petition with 200 signatures of primary account holders. The petition form and instructions are available at the Highway 6 location and must be returned to that office by February 6, 2017.

If you have any questions, please call 254-776-7900 or come by our main office at 501 W. State Hwy 6, Waco.

Say NO to paper. Say yes to \$100.



Switch to eStatements and you could win a \$100 VISA gift card* from ECU.

Estatements:

- Help you stay organized
- Reduce the potential for mail fraud and identity theft
- Look just like your paper statement

It only takes a minute. Go paperless today! Go online to www.ecu.com, click the eStatements link and sign up to start receiving your statement electronically.

*Promotion ends February 4, 2017. Winner will be notified on February 10, 2017. One \$100 VISA gift card will be awarded.

Notice of New Fees

The fees listed below will be effective beginning on March 1, 2017.

Commercial Checking Account Incoming Wire	\$15.00
Commercial Checking Account Outgoing Wire	\$30.00

LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards. Start saving today at LoveMyCreditUnion.org.

Sprint | turbotax | to shop | AUTHORIZED DEALER | trustAGE

Upcoming Events

- Feb. 11th **Scholarship application deadline**
- March 20th **ECU's Annual Meeting**
Waco Convention Center, Brazos Room
6:30 p.m. refreshments, 7 p.m. meeting
- April 15th **Hewitt Easter Egg Hunt**
Hewitt Park, Hewitt, TX
Starts at 10 a.m.
Anyone under age 12 is invited to come and participate.

EMV Chip Cards

Thank you for your patience as we converted all ECU Debit cards and Credit cards over to EMV chip cards. Many merchants are EMV chip compatible, but some are still in the process of converting.

If your ECU Debit card or Credit card does not currently have a chip in it, please contact the credit union at 800-596-5460 or 254-776-7900.

Thank you.

Safe Deposit Box Rental Fees Due

If you have an ECU safe deposit box, please be advised that your yearly rental fee will be charged on February 1, 2017. This fee will be withdrawn from your designated account. Please make sure you have sufficient funds available. Thank you.

Scholarship Reminder

ECU will be awarding six \$1,500 scholarships at the Annual Meeting in March. Pick up an application at any ECU location or print one from our website at www.edcu.com. Deadline for applications to be turned in is February 11, 2017. Good luck to all applicants!

Privacy Policy

ECU's Privacy Policy has not changed in the last year. Our Privacy Policy is available to view and print on our website at www.edcu.com. To have a copy of our Privacy Policy mailed to you, simply call 800-596-5460 and speak with someone in Member Services. Thank you.

Patriot Act Notice

In accordance with Section 326 of the USA PATRIOT ACT, Educators Credit Union is required to obtain a copy of documents used in identifying our new members. This notice is being provided to you as required under this act.

As with other documentation and records, your information will be protected by policy and procedure in accordance with The Privacy Act.

Inactive Accounts

Every year ECU sends funds to the state from accounts which are inactive. In the state of Texas, an account is considered inactive after one year if no transactions are completed on the account. After three years of inactivity, the funds in those accounts are sent to the state. To keep your account from becoming inactive be sure to make a deposit or withdrawal from your account at least once a year.

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Educators Credit Union
PO Box 20728
Waco, TX 76702
1-800-596-5460

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Mail: Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: (512) 837-9236
Fax: (512) 832-0278
E-mail: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov)
Website: www.cud.texas.gov



Locations:

Main Office - 501 W. State Hwy 6 • 254-776-7900
TSTC Office - 100 Bolling Dr. • 254-799-8946
Hewitt Office - 501 Hewitt Dr. • 254-666-7711
Lake Shore Office - 2400 W. Lake Shore Dr. • 254-752-1815
Robinson Office - 641 N. Robinson Dr. • 254-662-9595
Marlin Office - 1210 Live Oak • 254-803-5290
Gatesville Office - 306 S. Lovers Ln • 254-865-8664
Copperas Cove Office - 201 E. Robertson Ave. • 254-547-4411
Trojan Branch at UHS - 3201 South New Rd. • 254-756-1843 x2019

Audio Response:

254-751-5871
1-800-460-1331

Online:

www.edcu.com

Holiday Closings:

Martin Luther King, Jr. Day - Monday, January 16th
Presidents' Day - Monday, February 20th



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States government. National Credit Union Administration, a U.S. Government Agency

