



ECU INSIGHTS

APRIL 2026

ECU selects Scholarship Recipients

Twelve deserving seniors were awarded the Ralphael "Ralph" Barksdale Jr. Memorial Scholarship at ECU's Annual Meeting on March 23, 2026. The scholarship committee was thrilled by the response of qualified and deserving applicants. They reviewed every applicant based on academic achievements, co-curricular and extra curricular activities, community service and financial need. Recipients attend the college or university of their choice and scholarships are paid directly to the school.

2026 recipients were each awarded a \$1,000 scholarship. They were:

- Garrett Becker | Midway High School
 - David Dees, IV | Axtell High School
 - Braxton Dossey | Jonesboro High School
 - Seth Finley | Gatesville High School
 - Brittany Leija | Waco High School
 - Jonah Londenberg | China Spring High School
 - Addison Macik | West High School
 - Maryn Montez | Bosqueville High School
 - Abigail Olmstead | Home School
 - MacKennon Sammon | Bishop Louis Reicher Catholic School
 - Noah Smith | Meridian High School
 - Isaiah Tavera | Waco High School
- (pictured left to right, top to bottom)



Congratulations to these very worthy recipients.

FREE Community Shred Day

Come by ECU and drop off up to 4 standard size boxes per person of paper documents you'd like to be shredded. It will be a drive-thru event. Look for the large truck in front!

When:

Friday, May 15th

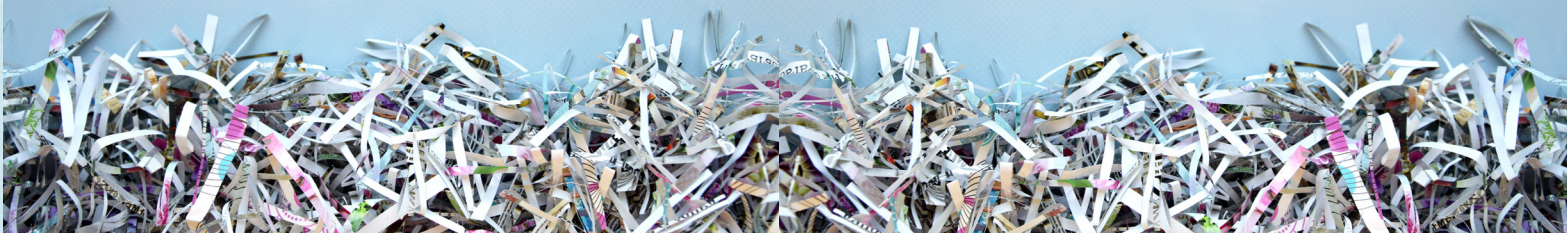
Where:

ECU Main Office

501 W. State Hwy 6, Waco, TX 76710

Hours:

9 a.m. to 1 p.m.





Earn More with a CD at ECU

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Big Dreams Start with \$5

Ready to start your child on a path to financial success? Teaching kids about money early isn't just about math; it's about giving them the confidence to navigate the world.

Open a Youth Account today at ECU with a \$5.00 deposit and empower them to build a strong financial foundation.

C.U.B. Club - for youth 0 - 12 years

T.E.A.M. Account - for youth 13-17 years

Visit our website to learn more or stop by one of our branches today to open a youth account!

Spring into Savings

Is your old ride feeling more like last season? It's time for an upgrade. Whether you're eyeing a fuel-efficient hybrid for summer road trips or a rugged SUV for weekend hauls, we're here to help you gear up.

Why finance with us?

Flexible Terms: Up to 84 months

Easy Refinancing: Lower your current rate and save

Auto Loan rates as low as:

4.99 % APR* for 66 months

5.24 % APR* for 75 months

*APR = Annual Percentage Rate. Rates are based on credit rating and are subject to normal credit approval. Rates and terms are subject to change without notice. Rates stated are for a 66-month term and 75-month term, 2020 model or newer. PAYMENT EXAMPLE: \$17.36 per \$1,000 financed at 4.99% for 66 months. \$15.67 per \$1,000 financed at 5.24% for 75 months. Other terms available. Certain restrictions apply. ECU membership is required. Federally Insured by NCUA.

Employees Recognized at Annual Meeting



Chris Beckman
Copperas Cove
Branch Manager
30 years



Carol Bailey
BSA/Compliance Officer
25 years



Melissa Vohl
Teller
20 years



Miguel Jaramillo
Loan Processor/
Insurance Agent
10 years



Dr. Tami Jo Johnson
HR Director
5 years



Marvella Palacios
Teller
5 years



Hayden Stanford
Accounting
3 years

Not Pictured:
Margaret Macias
Teller
3 years

"These employees help make the credit union a success. We truly appreciate their service to Educators Credit Union."

William Palasota
President

Keep your Accounts Active

Every year ECU sends funds to the state from accounts which are inactive and considered abandoned. 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 considered abandoned and 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.

Notice of Availability of Documents

ECU will provide information on the following documents on request:

1. A summary of the most recent annual audit
2. The most recent statement of financial condition
3. IRS Form 990 report
4. Articles of Incorporation
5. Bylaws and Rules

Requests must be made in person, by a member of legal age, at ECU's main office located at 501 W. State Hwy 6 in Waco.

Keep your Contact Info Updated

Do we have your correct address, phone number and email address? Please keep your contact information up-to-date at the credit union. Should there be any issues concerning your account, we need good contact information in order to reach you.

The Importance of Adding a Beneficiary

Adding beneficiaries to your credit union accounts is an important step to take in order to protect your assets and ensure they're passed to the intended recipients. When a person dies without a joint or beneficiary, the money in a credit union account may become part of that person's estate and can take months or even years to get out. When a Payable on Death (POD) Beneficiary is listed, that person(s) may bypass the estate and probate process and claim the money by providing proof of identity and a certified copy of the account holder's death certificate.

Visit any ECU location to add a beneficiary. One of our friendly staff members will be happy to assist you.

Upcoming Events

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| April 4th | Hewitt Easter Egg Hunt
Hewitt Park, Hewitt, TX
Starts at 10 a.m.
Anyone age 12 and under is invited to come and participate. |
| May 15th | FREE Shred Day
ECU Main Office, 9 a.m. to 1 p.m.
501 W. State Hwy 6, Waco |
| July 3rd | Member Appreciation Day
Hot dogs and drinks will be given out at the Main Office from 11 a.m. - 3 p.m. Stop by! |



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
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

Online:

www.edcu.com

Facebook @ EducatorsCUTX

Holiday Closings:

Memorial Day - Saturday, May 23rd and Monday, May 25th
Juneteenth - Friday, June 19th and Saturday, June 20th
Independence Day - Saturday, July 4th



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

