



# ECU INSIGHTS

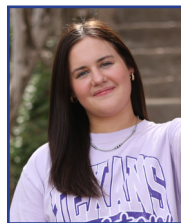
APRIL 2025

## ECU selects Scholarship Recipients

Twelve deserving seniors were awarded the Ralphael "Ralph" Barksdale Jr. Memorial Scholarship at ECU's Annual Meeting on March 24, 2025. 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.

2025 recipients were each awarded a \$1,000 scholarship. They were:

- Kyleigh Benton | Riesel High School
- Adelaide Blanchard | Axtell High School
- Laynie Dominguez | Axtell High School
- Cooper Emmons | Rosebud Lott High School
- Lane Gardner | Midway High School
- Gabriela Gonzalez Alanis | Midway High School
- Caleb Mannix | Gatesville High School
- Emma Patterson | Bosqueville High School
- Paige Rast | China Spring High School
- Josephine Roberson | Waco High School
- Camryn Witte | Valley Mills High School
- Jacquelyn Woosley | Crawford 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 16th

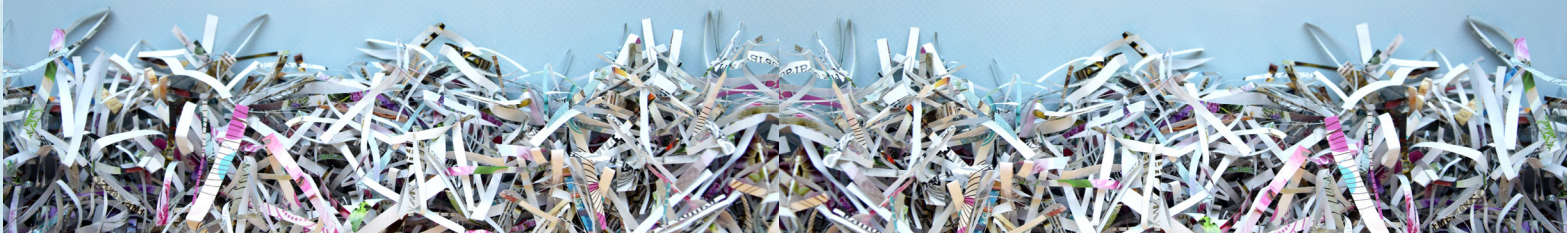
Where:

ECU Main Office

501 W. State Hwy 6, Waco, TX 76710

Hours:

9 a.m. to 1 p.m.



# New Car Excitement

## Auto Loans

as low as

# 5.24% APR\*

terms up to 66 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. Rate stated is for a 66-month term, 2019 model or newer. PAYMENT EXAMPLE: \$17.48 per \$1,000 financed at 5.24% for 66 months. Other terms available. Certain restrictions apply. ECU membership is required. Federally Insured by NCUA.

## COMMUNITY CORNER



In January, ECU was at Midway ISD's Mind & Body Expo.



ECU had a booth at the HOTBA Home Products Show in February.

## Earn more with a CD at ECU

Call, stop by or visit us online!





William Palasota  
President  
40 years



Sharon Schroeder  
VP Accounting  
40 years



Carla Brooks  
Senior Loan Officer  
35 years



Rachel Kuehl  
Marketing Director  
20 years



Alicia Graham  
Accounting  
10 years



John Mark McKethan  
Teller Supervisor  
10 years



Diana Lara  
Accounting  
5 years



Brayden Walker  
Hewitt Branch Manager  
5 years



Cynthia Berger  
Teller  
3 years



Dave Chavez  
IT  
3 years



John Floyd  
Gatesville Branch Manager  
3 years



Tyler Hambrick  
Teller  
3 years

"We are so thankful for these employees and the role they play in making the credit union a success. We truly appreciate their service to Educators Credit Union."

William Palasota  
President

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**Track Card Use**

Review card usage history and transaction details



**Set Limits**

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## 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

- April 19th **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 16th **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  
1-800-460-1331

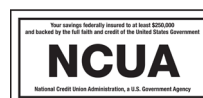
### Online:

[www.edcu.com](http://www.edcu.com)

### Facebook @ EducatorsCUTX

### Holiday Closings:

**Memorial Day** - Saturday, May 24th and Monday, May 26th  
**Juneteenth** - Thursday, June 19th  
**Independence Day** - Friday, July 4th and Saturday, July 5th



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

