

ECU INSIGHTS

JANUARY 2026

EDUCATORS
CREDIT UNION



*Winter Savings are here!
Finance or Refinance!*

Auto Loans

rates as low as

3.99 %
APR*

terms up to 25 months

*APR = Annual Percentage Rate. Rates are based on credit rating and are subject to normal credit approval. Rates effective 11/7/25 and are subject to change without notice. As low as rates are based on a credit score of 740+, a loan-to-value less than 80% and include discounts for at least two of the following services: ECU direct deposit, GAP insurance, Mechanical breakdown insurance, credit life/disability insurance or an insurance policy through Educators Insurance Services. Rate stated is for a 25-month term, 2019 model or newer. PAYMENT EXAMPLE: \$41.75 per \$1,000 financed at 3.99% for 25 months. Other rates and terms available. Excludes existing ECU loans and Indirect loans. Certain restrictions apply. ECU membership required. Federally Insured by NCUA.

When was the last time you compared Auto or Home insurance rates?

Get a Free Quote today!

At Educators Insurance Services, we are here to help you with all your insurance needs. We can provide quotes from multiple top rated insurance carriers to find the most affordable price for you. We are dedicated to helping our members find an auto, home and/or life insurance policy that best fits their needs. Start your free quote today at www.edcu.com or call and speak with one of our agents!

Educators
INSURANCE SERVICES

PROGRESSIVE

Safeco Insurance™

A Liberty Mutual Company

GEICO



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Educators Insurance Services are provided through CU Financial Group, LLC, an independent insurance agency. Insurance products are not insured by the NCUA and are not products or obligations of or guaranteed by Educators Credit Union or Educators Insurance Services, LLC (ECU's wholly owned credit union service organization).

Scholarship Program



ECU's Raphael "Ralph" Barksdale Jr. Memorial Scholarship

Applications are available for the Raphael "Ralph" Barksdale Jr. Memorial Scholarship. This year ECU will be awarding 12 scholarships, each for \$1,000. To be eligible for this scholarship, applicants must be members of Educators Credit Union or a dependent of an Educators Credit Union member, and currently enrolled in their final year of high school (senior). Scholarships will be awarded based on scholastic achievement and community involvement. Funds will be applied toward tuition for the academic school sessions of Summer or Fall 2026 or Spring 2027.

Applications can be downloaded from our website at www.edcu.com or can also be picked up at any ECU location. Deadline to submit applications is February 7, 2026. Thank you for your interest in ECU's Raphael "Ralph" Barksdale Jr. Memorial Scholarship and good luck!

Board Elections

Two positions are open for election on the Board of Directors this year. The nominating committee, consisting of Johnny Tusa, Jennifer Marshall-Higgins and Joel Wright has nominated Connie Wedemeyer and Angelo Ochoa to each serve a three-year term.

Mrs. Wedemeyer is retired from McLennan Community College where she was an accounting professor and a CPA. Mr. Ochoa is an investment advisor at Disciplined Investors LLC in Waco. These two 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 7, 2026.

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

Upcoming Events

Feb. 7th **Scholarship application deadline**

March 23rd **ECU's Annual Meeting**
The Conference Center at MCC
6:30 p.m. refreshments, 7 p.m. business
Watch our website for details

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.

87th Annual Meeting

Monday, March 23, 2026

The Conference Center at MCC

As a member of ECU, we invite you to help us review and celebrate our 87th year. 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, debit card or checkbook to make verification fast and easy.

WHERE: The Conference Center at MCC, 4601 N. 19th Street, Waco, TX 76708
WHEN: Monday, March 23, 2026
TIME: 6:30 refreshments, 7:00 p.m. business meeting
WHO: ECU members

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.

COMMUNITY CORNER



In October, ECU employees were a proud sponsor of Cattle Baron's Ball. These funds were raised by ECU employees.



We helped with Stilwell Retirement Center's Halloween bingo event! There were some fun costumes!



Our Hewitt branch participated in the Hewitt Chamber Spooktacular event in October.

Spam Text Messages and Phishing

Be cautious when it comes to text messages. Scammers send fake text messages to try and trick you into giving them your personal information — things like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers.

Scammers often try to get you to click on links in text messages by promising you something. Scammers might:

- promise free prizes, gift cards, or coupons - they're not real
- promise to help you pay off your student loans - they won't

Scammers also send fake messages that say they have information about your account or a transaction. Scammers might:

- claim there is suspicious activity on your account - there isn't
- claim there's a problem with your payment - there isn't
- send you a package delivery notification - it's fake

The messages might ask you to give some personal information - like how much money you make, your bank account, credit card, or Social Security number - to claim your gift or pursue the offer. Or they might tell you to click on a link to learn more about the issue. Some links might take you to a spoofed website that looks real but isn't. If you log in, the scammers then might steal your username and password. Other messages might install harmful malware on your phone that steals your personal or financial information without you realizing it.

Remember, if you get an unexpected text message, be cautious!

Inactive Accounts

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.

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 254-776-7900 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.

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 in early February 2026. This fee will be withdrawn from your designated account. Thank you.

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
254-776-7900

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
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 N. 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

Holiday Closings:

New Year's Day - Thursday, January 1st
Martin Luther King, Jr. Day - Saturday, January 17th and Monday, January 19th
Presidents' Day - Saturday, February 14th and Monday, February 16th

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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

