



EDUCATORS
CREDIT UNION

ECU INSIGHTS

JULY 2026

Life, Liberty and the Pursuit of a Better Auto Rate!

Auto Loans
rates as low as

3.99%
APR*
for 25 months

Finance or Refinance in July
and you could win \$250**



*APR = Annual Percentage Rate. Rates are based on credit rating and are subject to normal credit approval. Rates effective 6/1/26 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, 2020 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.

** Two (2) winners will be randomly selected to each win \$250. All funded auto loans from July 1 - July 31, will act as your automatic entry into the drawing. Winners are responsible for all applicable taxes. Must be an ECU member to enter. No purchase necessary to enter or win. Visit any branch to enter your name. Winners will be announced on August 5, 2026.

Add your ECU Debit Card or ECU Credit Card to your Mobile Wallet

Pay in-store, in-app and online at merchants who accept Apple Pay, Google Pay or Samsung Pay.

Adding your cards to your mobile wallet is easy! Get started today!



A Better Student Loan Experience.

- ✓ Simple Application
- ✓ Personalized Loans
- ✓ Helpful Tools & Resources



Bright financial futures **start here.**

<https://www.edcu.com/home/loans/studentloans>

COMMUNITY CORNER



ECU hosted our 3rd Annual Community Shred Day in May. Over 5,600 pounds of paper was shredded!



In April, we had a great turnout for our annual community Easter Egg Hunt in Hewitt.

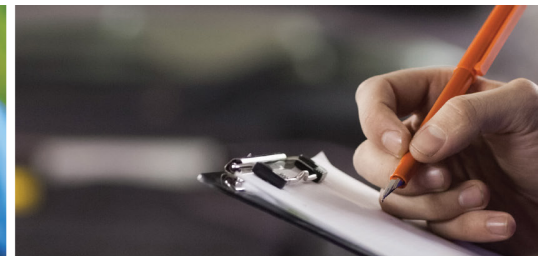
Get the
mobile app that
lets you control
your debit card
on the go



CardValet lets you:

- Turn your debit card off and on
- Establish transaction controls for dollar amount limits and merchant categories
- Receive alerts when your debit card is used
- Traveling? Turn on My Location under Controls to use your geographic location for purchases

Download the CardValet app today to get started!



GET THE MOST OUT OF YOUR
MILEAGE WITH

Major Mechanical
Protection

As time goes on, the likelihood of mechanical failure on your vehicle is inevitable. Advanced electronics, complex systems, and rising labor costs mean a repair that might have cost hundreds of dollars a few years ago may now cost you thousands.

With Major Mechanical Protection (MMP) from Educators Credit Union, you can protect yourself against the expense of future costly repairs. The total cost of MMP is often far less than the cost of a single repair! Pay for this protection once, and in most cases you will not have to pay anything more than a small deductible should a breakdown occur.

To learn more about MMP, speak with a loan officer or service representative today!

Upcoming Events

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!

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.

USE CAUTION PREVENT LOSS

Educators Credit Union will **NEVER** call and ask for your:

- One-time access code
- PIN number
- Debit Card number
- Online Banking credentials

If you believe you've shared sensitive information or received a suspicious call, text or email, please contact us immediately at 254-776-7900.

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.



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:

Independence Day - Saturday, July 4th
Labor Day - Saturday, Sept. 5th and Monday, Sept. 7th
Columbus Day - Saturday, Oct. 10th and Monday, Oct. 12th



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

