



ECU INSIGHTS

OCTOBER 2025

A car for the whole family

Auto Loans

- Competitive rates
- Multiple term options

Fill out an application online at www.edcu.com, stop by any branch to speak with a loan officer or call us at 254-776-7900 today!



Go Paperless!

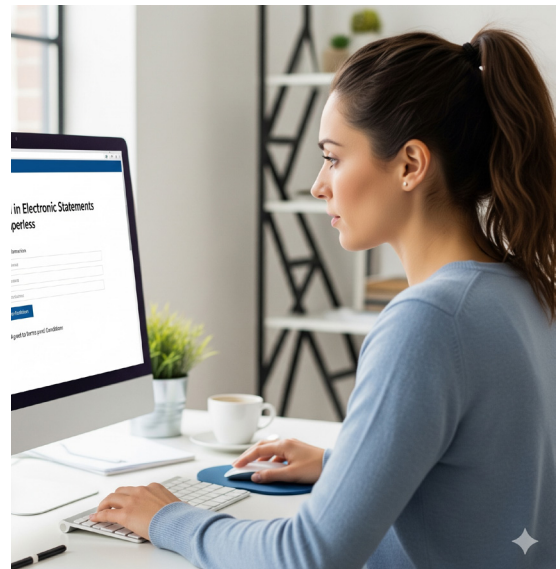
In today's fast-paced world, convenience and efficiency are key. That's why we're excited to remind you about the benefits of enrolling in electronic statements! Many of our members are discovering how easy and rewarding it is to go paperless.

Why Make the Switch to E-Statements?

- **Convenience:** Access your statements anytime, anywhere. No more waiting for mail delivery or sifting through stacks of paper.
- **Enhanced Security:** Electronic statements are protected by robust encryption and security measures, reducing the risk of your personal information being intercepted or lost in the mail.
- **Declutter:** Say goodbye to paper clutter! All your statements are stored digitally, making it simple to organize, search, and retrieve past information when you need it.
- **Timely Notifications:** Receive email notifications as soon as your statements are available, ensuring you stay informed and up-to-date with your account activity.

How to Enroll:

Enrolling is quick and easy! Simply log-in to your account at www.edcu.com, navigate to "Additional Services" and select "Online Statements". Follow the prompts, and you'll be set up in just a few minutes. Enjoy the convenience of paperless statements. Make the switch today!



Keep tabs on your ECU credit and debit cards with CardValet®.

Card
Valet



Protect Yourself

Get mobile alerts
whenever your
card is used



Track Card Use

Review card usage
history and
transaction details



Set Limits

Set customized
purchase controls to
help manage spending

Download the CardValet app today.



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Educators
Credit Union

Educators Credit Union's 2025 Products and Services Survey

We want your feedback! Please complete our products and services survey by October 31st! Upon completion, you can enter your email address for a chance to win \$50 cash*!

Scan the QR code or visit
our website at www.edcu.com.

We appreciate your participation!



*Winner will be announced on November 3, 2025.

IRA Required Minimum Distributions

The Internal Revenue Service has specific rules for annual required minimum distributions for IRA owners. RMDs are mandatory beginning with the year the IRA owner attains the age of 73. On September 10, 2025, all automatic required minimum distributions were processed. If you had not set-up an automatic distribution or have any questions in regards to your current distribution, please contact the IRA department. Failure to withdraw the required amount could result in a 25% tax penalty. Thank you.

COMMUNITY CORNER

This summer, ECU donated backpacks to Waco PD for their Back to School Bash.



In September, ECU donated footballs for the Little Rocket Cheerleaders to toss out at the Little Rocket football games!



Make your Holidays Sweeter Skip-A-Payment



Yes, I would like to skip my loan payment!

Complete this form online at www.edcu.com or return this version to ECU.

Please circle the month you would like to skip:
(only one month can be skipped)

November

December

January

Please deduct the \$30 skip-a-pay fee (per loan) from my:

Account #: _____ Checking _____ Savings _____ Check Enclosed _____

Please skip my payment on:

Account #: _____ Loan #: _____

Name: _____ Date: _____

Phone #: _____ Email Address: _____

Borrower Signature (required)

Co-Borrower Signature (if applicable)

Complete this form online at www.edcu.com or return this version to ECU

Mail: Loan Dept., PO Box 20728, Waco, TX 76702 • **Fax:** 254-751-5888 • **Email:** lending@ecutx.org

By signing this form, I authorize the skip-a-payment on the loan(s) indicated and understand that interest will continue to accrue on the balance of the loan(s) and extend the term of the loan(s). Offer expires 1/31/26. All faxed, mailed or emailed forms must be received by 1/31/26. Subject to normal credit approval. **Only one payment may be skipped in a 12-month period. Loans advanced after June 1, 2025 are not eligible. Delinquent loans are not eligible. Loans excluded from this offer include: MasterCard, home improvement, home equity, real estate related, balloon notes and overdraft protection.** The \$30 processing fee must be paid prior to payment date and cannot be rolled into the loan balance. **I understand that skipped payments may affect GAP insurance claims and payments.** Other restrictions may apply. Form must be signed to be valid.

Upcoming Events

Oct. 1st	Scholarship applications available Print one online or pick one up at your local ECU branch.	Oct. 27-31	C.U.B. Club Pumpkin Contest All C.U.B. Club members are invited to drop off their decorated pumpkins. Deadline is Thursday, Oct 30th. Check the C.U.B. Club newsletter for information.
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When was the last time you compared your Auto or Home insurance rates?



PROGRESSIVE

GEICO

Safeco Insurance
A Liberty Mutual Company

Get a FREE quote today!

Auto License Tags

Did you know ECU has partnered with TxDOT to offer license tags to our members. If your vehicle is registered in McLennan County you can get your license tags at the Main Office in Waco. We can print tags for all vehicles, including motorcycles, RVs, boats and most trailers. Simply bring in your license tag renewal notice and proof of insurance. We cannot issue past due tags.

Keep your Address 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.

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.



Follow us on Facebook
@EducatorsCUTX



Locations:

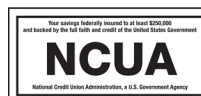
Main Office - 501 W. State Hwy 6 • 254-776-7900
TSTC Office - 100 Bolling Dr. • 254-799-8946
Hewitt Office - 501 N. Hewitt Dr. • 254-666-7711
Lake Shore Office - 2400 W. Lake Shore Dr. • 254-752-1815
Robinson Office - 641 N. Robinson Dr. • 254-662-9595
Gatesville Office - 306 S. Lovers Ln • 254-865-8664
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:

Columbus Day - Saturday, Oct. 11th and Monday, Oct. 13th
Veterans Day - Tuesday, Nov. 11th
Thanksgiving Day - Thursday, November 27th
Christmas Day - Thursday, December 25th
New Year's Day - Thursday, January 1st



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

