

NOTES OF INTEREST



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The friendly little newsletter for Educational Community Alliance Credit Union Members

4TH QUARTER 2023

BUILDING A BETTER BANKING EXPERIENCE: CHECK OUT OUR RECENT SYSTEM UPGRADES

"Through this upgrade, we've had excellent support from our provider including extensive training of our staff, answering members calls and staff questions." -Beth Carpenter, CEO

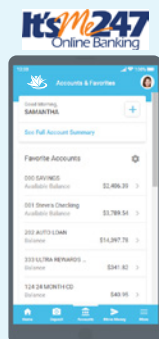
System upgrade is complete with one sole purpose: enhancing your banking experience. Here's a quick look at what's changed and what it means for you.

New Features:

- **Revamped Online Banking:** With a sleek design and simpler navigation, your online banking experience will now be smoother than ever.
- **Brand-New Mobile App:** Manage your finances on the go with our upgraded app. Just search for "EDUCACU" in your app store and tap to download.
- **Easy Online Loan Applications:** Thinking of a loan? Submit your application online, hassle-free.
- **Telephone Banking's Return:** For those who love voice-guided assistance, it's back. Call (419) 381-2319 or toll-free 1-833-917-0403 to access your accounts, perform transactions, and get account information quickly and securely.

Quick Steps for a Seamless Transition:

- **Re-Enroll in Online Banking:** Please re-enroll in our online banking to continue enjoying uninterrupted services.
- **Switch to the New App:** The new EducaCU mobile app should be available soon in your app store. After downloading the new app, you can delete the old app as it will no longer be supported.



We value your trust and membership. If you have a question, don't hesitate to contact us at (419) 381-2323.

Thank you for being part of this upgrade journey. Here's to easier banking and a future filled with possibilities.

TELLER PHONE BANKING: EASY STEPS TO GET STARTED



Access your credit union accounts with ease through Teller Phone Banking, our new automated telephone banking system. It's designed to fit your busy lifestyle.

What You Can Do with Teller Phone Banking:

- Check account balances
- Verify transactions
- Transfer funds
- Make loan payments
- Check rates or get dividend and interest info
- Change your PIN

Simple Steps to Use Teller Phone Banking:

1. Dial local (419) 381-2319 or toll-free 1-833-917-0403.
3. Input your member number and PIN.
4. **First-Time Users:** Act NOW before November 1st, use the last 4 digits of your SSN as your temporary PIN, after November 1st you'll need to get a temporary PIN from us.
5. Follow the prompts for your transactions.
6. Hang up when you're done.

Enjoy the convenience of Teller Phone Banking wherever you are, whether at home, work, or miles away. Your accounts are always just a phone call away.



CELEBRATING 75 YEARS OF INTERNATIONAL CREDIT UNION DAY

Free Shred Week

Join us to celebrate the 75th International Credit Union Day with EducaCU on October 19, 2023. Together let us recognize the credit union movement's achievements. Check our Facebook and website for details, including FREE shredding all week. Don't miss out on this special milestone.

SAVINGS RATES

Dividends declared for 4th quarter.
Please call the credit union or visit educacu.com for current rates.



HIGHLIGHTS FROM THE 2023 TPS NEW TEACHER ORIENTATION & TAAP CONFERENCE

In August, we proudly participated in this year's TPS New Teacher Orientation and TAAP Conference. It was a fantastic opportunity to connect with both familiar faces and newcomers. Congratulations to our event drawing winners, Tiffany P. and Jennifer M. from TAAP and Dustin P. from the New Teacher Orientation!

In the midst of the school year, we wish educators and students a successful journey ahead. Rest assured; we'll be here along the way to help support all your financial needs.

If you have suggestions for other educational events where we can participate, please reach out to us.

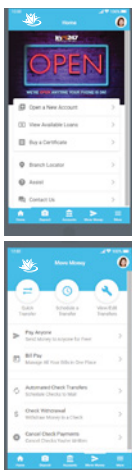
EXPLORE OUR NEW ONLINE BANKING & MOBILE APP

Introducing our revamped online banking and mobile app, a key part of our recent system upgrade. We've made managing your finances simpler, more secure, and user-friendly.

Here's what you can expect:

- **Enhanced Security with 2-Factor Verification:** Your accounts are now even more secure with 2-Factor Verification.
- **Intuitive Dashboard:** Access your accounts quickly and easily via our new dashboard.
- **Personalized "Favorites":** Customize your account view and most used features with "Favorites" for a tailored experience.
- **Effortless Transactions:** Make transfers, payments, and bill payments seamlessly.
- **Simplified Check Deposits:** Easily deposit checks with our streamlined feature. Just take a picture and go.
- **NEW Manage My Cards:** Take control of your cards with the ability to freeze your card when it's lost and unfreeze it when it's located.
- **Easy eStatement Access:** Conveniently view recent eStatements.
- **Bill Payer:** Our bill pay service was unaffected by the upgrade. All previous payees and transfers are still in effect.

To enjoy these features, search for the new mobile app in your device's app store. Keep in mind that Mobile Banking may be temporarily unavailable for 3-7 business day during the app approval process from our October 2 upgrade. Download the new app by searching for "EDUCACU" and remove the old one, as it won't work after the upgrade.



SYSTEM UPGRADE: ADDITIONAL FEATURES AND IMPORTANT UPDATES

We are pleased to share some important changes following our recent system upgrade.

Here's a quick overview:

- **Overdraft Protection Transfers:** Now, transfers will happen in the exact amount needed, not in \$100 increments.
- **eStatements:** If you previously received eStatements, please enroll again to continue receiving your statements electronically.
- **Account Nicknames:** Previous nicknames haven't transferred to the new system, but you can rename your accounts as you like.
- **Secondary Savings Accounts:** Wish you had a separate savings account for the new roof you are going to need? You can now open a Secondary Savings account online in a snap. Easily open and name multiple savings accounts online. Great for budgeting or saving for something extra special.
- **Holiday Accounts:** Will be transferring on November 1 unless you request a check (for balances \$50+).
- **5+5 Ultimate Reward Checking:** Maintenance fee will be charged at month-end (unless under 17 years old or 70 years or older) with qualifying refunds on the first of the following month.
- **Payroll Deposit Control:** Manage where your payroll goes, directly through online/mobile banking. Want to pay your loan, put \$100 in your savings, and have the rest go to checking? It's in your hands.
- **Skip A Pay:** No more forms, submit your requests easily via online/mobile banking.

Enjoy the enhanced features, and feel free to contact us with any questions.

UPCOMING HOLIDAY CLOSINGS

Monday, October 9: **Columbus/Indigenous People Day**

Friday, November 10: **Veterans' Day**

Thursday, November 23: **Thanksgiving Day**

Monday, December 25: **Christmas**

Monday, January 1, 2024: **New Year's**



May you and your loved ones enjoy a joyous and safe holiday season. We eagerly anticipate being at your service for all your financial needs throughout 2024.



Educational Community
ALLIANCE CREDIT UNION

EDUCACU.COM | 419-381-2323

NMLS#: 791911



HOURS OF OPERATION

3845 Angola Rd. Toledo, OH: Monday - Thursday: 9:00 a.m. to 4:30 p.m. (drive thru opened until 5:00 p.m.) Friday: 9:00 a.m. to 5:30 p.m. (drive thru opened until 6:00 p.m.)