

NOTES OF INTEREST



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The friendly little newsletter for Educational Community Alliance Credit Union Members

1ST QUARTER 2024

SAVE THE DATE:

90th ANNIVERSARY ANNUAL MEETING

Join us for our 90th-anniversary annual meeting on April 13, 2024, at a special NEW location: Toledo Botanical Garden. Stay tuned for more details.



Be the Change - Volunteer

We're on the lookout for passionate individuals ready to make an impact within our credit union by joining the Board of Directors or Supervisory Committee. Interested in volunteering? Reach out to Beth Carpenter at bcarpenter@educacu.com with "ATTN: Nominating Committee" in the subject line, or call 419-381-2323 (x101). The deadline to express your interest is Friday - March 29, 2024. Your contribution could shape the future of our credit union.

Learn more at: educacu.com/story/board

JOIN OUR FRESH YEAR OF DRAWINGS WITH BUCKS-FOR-BUCKEYES ACCOUNT

Don't miss your shot at winning just by saving. Every \$20 you deposit into a Bucks-for-Buckeyes account gets you an entry into exclusive drawings for cash prizes—exclusively for our credit union members (maximum 5 entries per month = \$100 in deposits). Each prize is up for grabs every month, every quarter, and in our grand annual drawing. Visit www.educacu.com/bucksforbuckeyes to discover more and sign up today.

In 2023, we awarded over \$4,000 in cash prizes to 21 lucky members.

Already a Bucks-for-Buckeyes Accountholder? As 2023 concluded, funds from your Bucks for Buckeyes account were transferred to your primary savings account on January 1, 2024, as per the Account Disclosure. Your account will stay active, and automatic transfers will continue, ensuring you keep earning entries for future drawings. Qualified deposits into the Bucks for Buckeyes account will help you save and potentially win money.

Your commitment to planning for the future is commendable, and having a chance to win while saving is an added bonus.

Cheers to another year of saving money to WIN money.



REVISIT THE POWER OF CONVENIENCE:

DISCOVER OUR ENHANCED ONLINE AND MOBILE BANKING

Just a few months ago we introduced online and mobile banking enhancements, giving our members more control and accessibility than ever before over their accounts. Take charge of your finances anytime, anywhere.

Discover the Latest Features: Here's a Refresh on Your New Capabilities:

- **Change of Address:** Update your details hassle-free.
- **Debit Card Control:** Turn your debit card on or off via our mobile app for added security.
- **Stop Payments:** Add a stop payment on a check at your convenience.
- **Loan Applications:** Apply for loans swiftly from the comfort of your home.
- **Payroll Control:** Decide how your funds are distributed across your accounts.
- **Early ACH Deposits:** Access ACH deposit early for a small fee.
- **Online Account Opening:** Open new accounts seamlessly online.
- **Secondary Savings:** Create specialized savings accounts for budgeting or specific goals. You can even personalize their names.

We encourage you to make the most of these enhancements. Simplify your banking by consolidating accounts using our secure message feature in online banking—it's quick and easy.

For joint accounts, remember:

Keep online banking active, all primary members must log in every 60 days.

For instance, if you've added a minor's account, ensure you log in within this timeframe to retain access.



Ready to explore these fantastic self-service capabilities? Head over to online banking or visit our website at educacu.com to learn more and start taking control of your finances on your terms.

NEW CAPABILITY COMING SOON:



Get ready for account-to-account transfers between financial institutions, coming soon to our online and mobile banking. Stay tuned for more details.

SAVINGS RATES

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



PERSONAL INFORMATION ALERTS: YOUR SHIELD AGAINST FRAUD



EducaCU prioritizes your security. Any alteration to your personal information within our credit union system will automatically trigger an immediate email alert to you, the member. Whether it's your updating details in online banking or us making office adjustments, this system is a powerful defense against fraudsters.

NEW YEAR'S RESOLUTION: ENSURE YOU'RE PREPARED



As we embrace a new year, it's the perfect moment to ensure you're ready for whatever lies ahead. Life constantly evolves—your family grows, investments change, careers transition, and retirement beckons. Take this opportunity to review crucial documents and information annually, ensuring they align with your current circumstances.

Don't overlook the importance of revisiting your beneficiaries and Power of Attorney. If you haven't designated someone trustworthy to act on your behalf (be it a spouse, family member, friend, or attorney), consider doing so and communicate their appointment. This simple yet crucial step sets the foundation for a secure and well-prepared year ahead.

GET AHEAD FOR THE HOLIDAYS

The perfect moment is now to kickstart your Holiday Club account with us and prepare for next year's festive season expenses. Simplify your savings by opting for direct deposit or arranging a monthly transfer. Reach out today to open your account or conveniently do it yourself within online banking. Start your savings journey now.

ALERT: CHECK WASHING & MAIL FRAUD

Do you need to write that check and mail it? Is there another way?

Sending a check to trusted individuals or companies through the mail could cost you hours of frustration if the check is intercepted. There have been a few examples of members who have checks clear their checking account for amounts different than what was written. One example is where the \$50 check to their grandson was altered and cleared for over \$5,000.

Consider other secure methods:

- Use bill pay through online banking. It's not your personal account number used.
- Pay online through the company website, or over the phone.



HAVE YOU TRIED TELLER PHONE BANKING?

Access your credit union accounts effortlessly with Teller Phone Banking—an automated system for easy access.

Steps to Use Teller Phone Banking:

1. Dial (419) 381-2319 or toll-free 1-833-917-0403.
2. Enter your member number and PIN.
3. New user? Contact us for a temporary PIN.
4. Follow the prompts for transactions.
5. Hang up when done.



Enjoy the convenience of Teller Phone Banking from anywhere, anytime. Your accounts are just a call away.

Whether you're at home, at work, or thousands of miles away, Teller Phone Banking puts your accounts right at your fingertips.

UPCOMING HOLIDAY CLOSINGS

- Monday, January 1 - **New Year's Day**
- Monday, January 15 - **Martin Luther King, Jr. Day**
- Monday, February 19 - **Presidents' Day**



Bank anytime, anywhere! Handle your finances around the clock, including federal holidays, via our online banking or the "EducaCU Mobile" app. Get the latest version from your device's app store for hassle-free money management.



90TH ANNIVERSARY

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.)