

CLASSROOM CASH IS OFFICIALLY LIVE! SHOP, SWIPE & START EARNING

Classroom Cash Rewards Program is now available for EVERY Educational Community Alliance Credit Union debit card!

OPT IN TODAY

Here's how you can start earning in just minutes:

- Scan the QR code below
- Enter your info to opt in
 - Enter your name exactly as it appears on your debit cardinclude your middle initial if it is listed on your card
- Start swiping your debit card and watch the rewards roll in!

For every \$2 you spend, you'll earn 1 point, redeemable for:

- Gift Cards
- Amazon Purchases
- Cash Back
- ...and more!



Opt-in today & start earning Classroom Cash!

Check your points anytime through your online/mobile banking portal - just head to Manage My Cards.



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YOUR PRIVACY MATTERS

We've updated our Privacy Policy to reflect new features in the EducaCU Mobile app, including optional location sharing for enhanced transaction details and fraud prevention.

To learn more, please review the full policy at: educacu.com/privacy



IMPORTANT UPDATE:

Funds Availability Change

Effective **July 1, 2025**, the amount available on the next business day for check deposits will change. This applies when a hold is placed on your deposited funds.

For details, see the updated chart at: educacu.com/story/privacy-and-notices/



	Current Threshold	July 1, 2025
Minimum Amount, see 12 CFR 229.10(c)(1)(vii)	\$225	\$275
Cash Withdrawal Amount, see 12 CFR 229.12(d)	\$225/\$450	\$275/\$550
New Account Amount, see 12 CFR 229.13(a)(1)(ii)	\$5,525	\$6,725
Large Deposit Threshold, see 12 CFR 229.13(b)	\$5,525	\$6,725
Repeatedly Overdrawn Threshold. see 12 CFR 229.13(d)(2)	\$5,525	\$6,725
Civil Liability Minimum and Maximum for Individual Action, see 12 CFR 229.21(a)(2)(i)	\$125/\$1,100	\$125/\$1,350
Civil Liability Maximum for Class Action, see 12 CFR 229.21(a)(2)(ii)(B)	\$552,000	\$672,950



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