

IMPORTANT CHANGES TO TAX INFO/1099 DOCUMENT

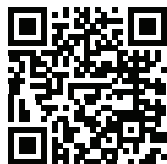
**Your December statement is the only tax document you will receive.
A 1099 WILL NOT BE MAILED THIS YEAR.**

- You must keep your December 2025 year-end statement for your tax records.
- Remember that your 1099-INT info is on your December statement, and **no separate mailing will be sent.**
- Also, the fair market value of your IRA & all tax information is being provided to the IRS.

If you choose to close your account in 2025, you will receive the standard paper 1099-INT document **if you have earned more than \$10 in interest.**

For more information, scan here:

Or head to
www.educacu.com/1099-disclosure/



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SECURITY UPDATE:

Due to rising fraud risks and AI voice cloning technology, balance inquiries will no longer be available via live phone reps as of January 1, 2026.

This change is about one thing: protecting you.

Now is the time to start using our faster, easier tools to stay on top of your account—anytime, anywhere.



1. Teller Phone Banking

Call 419-381-2319 —

24 hours a day, 7 days a week.

All you need is your account number and PIN to check balances, transfer funds, make payments, check our rates and more!



2. Mobile Banking App

Your balance is in your pocket.



3. Online Banking

On your schedule, from any device.



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