

EDUCATORS  
CREDIT UNION

# ECU INSIGHTS

JANUARY 2025

## CD SPECIAL

# 4.60 % APY\*

6-month CD or 12-month CD



**Educators**  
Credit Union



\*APY = Annual Percentage Yield. Rates effective 12/11/24 and are subject to change without notice. Minimum opening deposit is \$5,000. A penalty may be imposed for early withdrawal. ECU membership is required. Federally Insured by NCUA.

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**Educators**  
INSURANCE SERVICES

*Educators Insurance Services are provided through CU Financial Group, LLC, an independent insurance agency. Insurance products are not insured by the NCUA and are not products or obligations of or guaranteed by Educators Credit Union or Educators Insurance Services, LLC (ECU's wholly owned credit union service organization).*



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# Scholarship Program



## *ECU's Ralphael "Ralph" Barksdale Jr. Memorial Scholarship*

Applications are available for the Ralphael "Ralph" Barksdale Jr. Memorial Scholarship. This year ECU will be awarding 12 scholarships, each for \$1,000. To be eligible for this scholarship, applicants must be members of Educators Credit Union or a dependent of an Educators Credit Union member, and currently enrolled in their final year of high school (senior). Scholarships will be awarded based on scholastic achievement and community involvement. Funds will be applied toward tuition for the academic school sessions of Summer or Fall 2025 or Spring 2026.

Applications can be downloaded from our website at [www.edcu.com](http://www.edcu.com) or can also be picked up at any ECU location. Deadline to submit applications is February 8, 2025. Thank you for your interest in ECU's Ralphael "Ralph" Barksdale Jr. Memorial Scholarship and good luck!

## Board Elections

Three positions are open for election on the Board of Directors this year. The nominating committee, consisting of Ron Knowles, Jennifer Marshall-Higgins and Johnny Tusa has nominated Stan Mitchell, Al Pollard and Aimee Shelton to each serve a three-year term.

Dr. Mitchell retired from McLennan Community College where he was an economics professor and the Women's Golf coach. Mr. Pollard currently works for McLennan Community College as the Equal Employment Opportunity Officer and advisor to the president. He also volunteers on several community boards. Mrs. Shelton is a HR Talent Advisor for Ascension Healthcare. These three nominees have been reviewed and certified by the nominating committee as meeting the requirements and qualifications of a board member. They have each agreed to serve if elected.

Bylaws do not allow for nominations from the floor. However, any member of legal age desiring nomination may do so by presenting a petition with 200 signatures of primary account holders. The petition form and instructions are available at the Highway 6 location and must be returned to that office by February 8, 2025.

If you have any questions, please call 254-776-7900 or come by our Main Office at 501 W. State Hwy 6, Waco.

## Upcoming Events

Feb. 8th	<b>Scholarship application deadline</b>	April 19th	<b>Hewitt Easter Egg Hunt</b> Hewitt Park, Hewitt, TX Starts at 10 a.m. Anyone age 12 and under is invited to come and participate.
March 24th	<b>ECU's Annual Meeting</b> The Conference Center at MCC 6:30 p.m. refreshments, 7 p.m. business Watch our website for details		

# 86th Annual Meeting

## Monday, March 24, 2025

### The Conference Center at MCC

As a member of ECU, we invite you to help us review and celebrate our 86th year. Spend the evening with your credit union staff and board. Reservations are not required. Refreshments will be served at 6:30 p.m. with the business portion of the meeting beginning promptly at 7 p.m. Attendance to the meeting is limited to ECU members only. We will be verifying membership at the door. Please bring your membership card, debit card or checkbook to make verification fast and easy.

**WHERE:** The Conference Center at MCC, 4601 N. 19th Street, Waco, TX 76708  
**WHEN:** Monday, March 24, 2025  
**TIME:** 6:30 refreshments, 7:00 p.m. business meeting  
**WHO:** ECU members

Thank you for your continued support of ECU. We look forward to seeing you at the meeting. For more information, visit us online at [www.edcu.com](http://www.edcu.com) or call the Main Office at 254-776-7900 or 800-596-5460.

## COMMUNITY CORNER



Our TSTC branch participated in Bellmead's National Night Out event in October.



Our Robinson branch set up a booth at the Halloween event in Robinson and handed out goodies to kids!



Our Hewitt branch participated in the Hewitt Chamber Spooktacular event in October.

# AUTO LOANS

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officer about your options today!

\*APR = Annual Percentage Rate. Rates are based on credit rating and are subject to normal credit approval. Rates and terms are subject to change without notice. Rate stated is for a 66-month term, 2018 model or newer. PAYMENT EXAMPLE: \$17.48 per \$1,000 financed at 5.24% for 66 months. Other terms available. Certain restrictions apply. ECU membership is required. Federally Insured by NCUA.



## Inactive Accounts

Every year ECU sends funds to the state from accounts which are inactive and considered abandoned. In the state of Texas, an account is considered inactive after one year if no transactions are completed on the account. After three years of inactivity, the funds in those accounts are considered abandoned and are sent to the state. To keep your account from becoming inactive be sure to make a deposit or withdrawal from your account at least once a year.

## Privacy Policy

ECU's Privacy Policy has not changed in the last year. Our Privacy Policy is available to view and print on our website at [www.edcu.com](http://www.edcu.com). To have a copy of our Privacy Policy mailed to you, simply call 800-596-5460 and speak with someone in Member Services. Thank you.

## Patriot Act Notice

In accordance with Section 326 of the USA PATRIOT ACT, Educators Credit Union is required to obtain a copy of documents used in identifying our new members. This notice is being provided to you as required under this act.

As with other documentation and records, your information will be protected by policy and procedure in accordance with The Privacy Act.

## Safe Deposit Box Rental Fees Due

If you have an ECU safe deposit box, please be advised that your yearly rental fee will be charged in early February 2025. This fee will be withdrawn from your designated account. Thank you.

## Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Educators Credit Union  
PO Box 20728  
Waco, TX 76702  
1-800-596-5460

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Mail: Texas Credit Union Department  
914 East Anderson Lane  
Austin, Texas 78752-1699  
Phone: (512) 837-9236  
Fax: (512) 832-0278  
E-mail: [complaints@cdc.texas.gov](mailto:complaints@cdc.texas.gov)  
Website: [www.cdc.texas.gov](http://www.cdc.texas.gov)



### 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  
1-800-460-1331

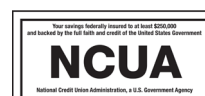
### Online:

[www.edcu.com](http://www.edcu.com)

### Holiday Closings:

**New Year's Day** - Wednesday, January 1st  
**Martin Luther King, Jr. Day** - Saturday, January 18th and  
Monday, January 20th  
**Presidents' Day** - Saturday, February 15th and  
Monday, February 17th

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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

