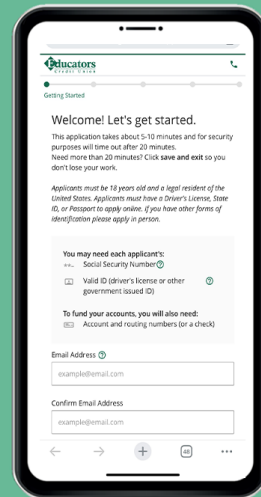
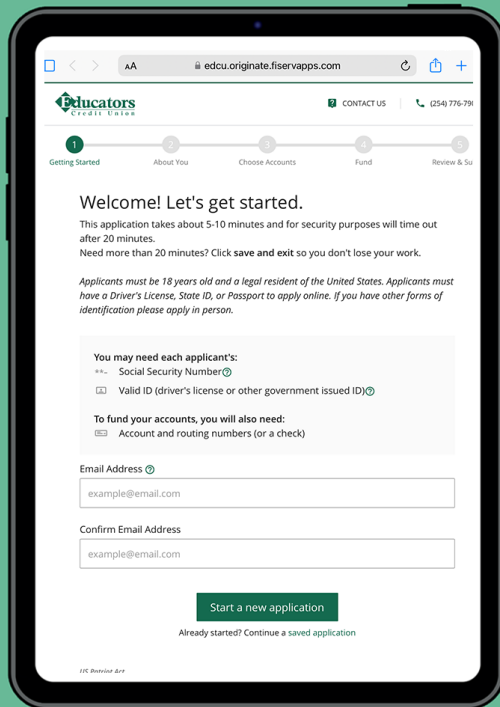




# ECU INSIGHTS

OCTOBER 2024

## Open your next Account or Loan all Online!



## Scan a QR code to get started!

New Loan



New Account



# Educators Credit Union's 2024 Products and Services Survey

We want your feedback! Please complete our survey by October 31st! You can even enter your email address for a chance to win \$50 cash! Scan the QR code or visit our website at [www.edcu.com](http://www.edcu.com).

Thank you in advance for your participation!



## Auto Loans

as low as

**5.49%** APR\*

terms up to 66 months

## COMMUNITY CORNER

This summer, ECU has been out and about in the community. We are so proud to support these different groups.

In July, ECU donated backpacks to Waco PD for their Back to School Bash.

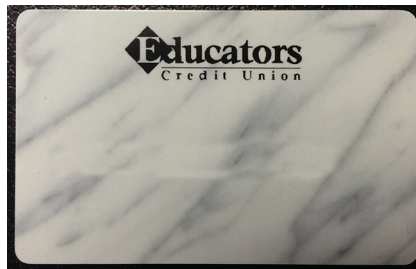


In August, ECU attended the Back to School Bash at Gatesville ISD. It was great to visit with parents and students in the community as they were preparing to head back to school!



## Do you have an old ATM card?

In the coming months, we will begin to deactivate all old ATM cards. If you have an ATM card, like the one pictured, please call us at 254-776-7900 so we can begin the process of issuing you a new, updated card.



We appreciate you contacting us in regards to this matter.

## IRA Required Minimum Distributions

The Internal Revenue Service has specific rules for annual required minimum distributions for IRA owners. RMDs are mandatory beginning with the year the IRA owner attains the age of 73. On September 9, 2024, all automatic required minimum distributions were processed. If you had not set-up an automatic distribution or have any questions in regards to your current distribution, please contact the IRA department. Failure to withdraw the required amount could result in a 25% tax penalty. Thank you.



# Time for a Break

## SKIP-A-PAYMENT

**Yes, I would like to skip my loan payment!**

Please circle the month you would like to skip:

(only one month can be skipped)

*November      December      January*

**Please deduct the \$30 skip-a-pay fee (per loan) from my:**

Checking     Savings     Check Enclosed

Member #: \_\_\_\_\_ Loan #: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature (required)

\_\_\_\_\_  
Co-Borrower Signature (if applicable)

### Complete form and return to ECU

**Mail:** Loan Dept., PO Box 20728, Waco, TX 76702 • **Fax:** 254-751-5888 • **Email:** [lending@ecutx.org](mailto:lending@ecutx.org)

By signing this form, I authorize the skip-a-payment on the loan(s) indicated and understand that interest will continue to accrue on the balance of the loan(s) and extend the term of the loan(s). Offer expires 1/31/25. All faxed, mailed or emailed forms must be received by 1/31/25. Subject to normal credit approval. Only one payment may be skipped in a 12-month period. Loans advanced after June 1, 2024 are not eligible. Delinquent loans are not eligible. Loans excluded from this offer include: MasterCard, home improvement, home equity, real estate related, balloon notes and overdraft protection. The \$30 processing fee must be paid prior to payment date and cannot be rolled into the loan balance. **I understand that skipped payments may affect GAP insurance claims and payments.** Other restrictions may apply. Form must be signed to be valid.

## Upcoming Events

Oct. 1st      **Scholarship applications available**  
Print one online or pick one up at your local ECU branch.

Oct. 21-25      **C.U.B. Club Pumpkin Contest**  
All C.U.B. Club members are invited to drop off their decorated pumpkins. Deadline is Thursday, Oct 24th. Check the C.U.B. Club newsletter for information.





When was the last time you compared Auto or Home insurance rates?

Allstate  **PROGRESSIVE**

TRAVELERS  Safeco Insurance™  
A Liberty Mutual Company

 **Educators**  
INSURANCE SERVICES

Get a FREE quote today!

## Auto License Tags

Did you know ECU has partnered with TxDOT to offer license tags to our members. If your vehicle is registered in McLennan County you can get your license tags at the Main Office in Waco. We can print tags for all vehicles, including motorcycles, RVs, boats and most trailers. Simply bring in your license tag renewal notice, proof of insurance, proof of inspection and your ID. We cannot issue past due tags.

## Keep your Address Updated

Do we have your correct address, phone number and email address? Please keep your contact information up-to-date at the credit union. Should there be any issues concerning your account, we need good contact information in order to reach you.

## Notice of Availability of Documents

ECU will provide information on the following documents on request:

1. A summary of the most recent annual audit
2. The most recent statement of financial condition
3. IRS Form 990 report
4. Articles of Incorporation
5. Bylaws and Rules

Requests must be made in person, by a member of legal age, at ECU's main office located at 501 W. State Hwy 6 in Waco.



Follow us on Facebook  
[@EducatorsCUTX](#)



### Locations:

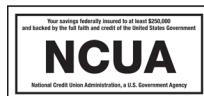
**Main Office** - 501 W. State Hwy 6 • 254-776-7900  
**TSTC Office** - 100 Bolling Dr. • 254-799-8946  
**Hewitt Office** - 501 N. Hewitt Dr. • 254-666-7711  
**Lake Shore Office** - 2400 W. Lake Shore Dr. • 254-752-1815  
**Robinson Office** - 641 N. Robinson Dr. • 254-662-9595  
**Gatesville Office** - 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

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

### Holiday Closings:

**Columbus Day - Saturday, Oct. 12th to Monday, Oct. 14th**  
**Veterans Day - Saturday, Nov. 9th to Monday, Nov. 11th**  
**Thanksgiving Day - Thursday, November 28th**  
**Christmas Day - Wednesday, December 25th**  
**New Year's Day - Wednesday, January 1st**



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

