

ECU INSIGHTS

JANUARY 2010

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71st Annual Meeting Monday, March 22, 2010 Waco Convention Center, Brazos Room

Help us review our 71st year. There is no need to make reservations, just come and spend an evening with your credit union staff. Refreshments will be served beginning 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. Please be sure to arrive early as we will be verifying membership at the door.

Thank you for your continued support of ECU. We hope to see you at the meeting. For more information, call the Main Office at 254-776-7900 or 1-800-596-5460 or visit us online at www.edcu.com.

Land Purchased for Future Lake Shore Office

This past October, land was purchased at 2400 W. Lake Shore Dr. in Waco for our future Lake Shore office. Plans for this site are to build a full-service facility, which will offer members both drive-thru and lobby services.

A timeline for construction has not yet been set, but plans are in the works. Upon completion of the new facility, our current branch, located at 1845 W. Lake Shore Dr., Suite I, in the Riverbend Shopping Center, will relocate to the new building.

Scholarship Reminder

ECU will be awarding four \$1,500.00 scholarships in March at the Annual Meeting. If you are a senior in high school and are interested in applying, applications can be picked up at any ECU office or downloaded from our website at www.edcu.com. Deadline for applications to be turned in is February 6, 2010.

E-Statements are Coming

ECU will soon be offering E-Statements to our members. Look for the opportunity to enroll in February!



New Branch Manager for our Lake Shore Office

ECU is proud to announce the promotion of Ms. Shawna Scott to the position of Lake Shore Office Manager. Ms. Scott comes from our Robinson office where she earned experience as a teller, in new accounts and in lending.

“We are confident in Ms. Scott’s abilities and know she will do a great job serving the membership at the Lake Shore office” stated Mr. Hutyra, CEO.

“Her rapport with members in Robinson and outgoing personality made her an easy choice.”

We invite you to come out and meet Ms. Scott at our Lake Shore office. She is ready to help you with all of your financial needs!

Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it’s making a New Year’s resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don’t know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the difference

Many people think that if they don’t overdraw their financial accounts, they’re doing just fine. But that’s not the whole story. Not even close.

Having a plan for different aspects of your life is essential. Consider a plan where you:

- Budget ... for short-term goals.
- Save ... for medium-term goals.
- Invest ... for long-term goals.

Ask for help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Your friends at Educators Credit Union can help you get started. Call us today at 254-776-7900 or 1-800-596-5460 to help you start the New Year on the right financial footing.

Source: Credit Union National Association, Inc

Advantages of a Credit Union Credit Card

Does your credit card do what's right for you, even when no one is watching?

Does your credit card give you:

- A low interest rate?
- Easy to understand terms?
- No hidden fees?
- And no tricky accounting that forces you to pay more interest and fees than you should have to?



The Credit Card Accountability Responsibility and Disclosure Act of 2009 was designed to make other financial institutions do what Educators Credit Union has been doing all along—operating in consumers' best interest. According to the *New York Times*, credit union credit cards are the ones other credit card providers should emulate.

So, why are you carrying around those other credit cards from issuers that so mismanaged your trust that the government was forced to make them do the right thing for you?

Call us today at 254-776-7900 and we'll get you started on a credit card that already has:

- No annual fee
- Zero fraud liability
- Around the clock fraud protection
- Secure online access to your account
- Low interest rates
- Reasonable grace periods, and
- Great member service

Call us today about a Classic, Gold or Platinum MasterCard from Educators Credit Union.

Source: Credit Union National Association, Inc

ANNUAL BOARD ELECTIONS

Four positions are open for election on the Board of Directors this year. The nominating committee, consisting of Mr. Wynn Roth, Mrs. Lori Southern, and Mr. Bob Whatley has nominated incumbents, Mr. Doug Wedemeyer, Dr. Austin Vasek and Mr. Al Pollard to each serve a three year term. Mrs. Karen Richardson has been nominated to fulfil the remaining term of Mrs. Jean Garner.

Mr. Wedemeyer teaches at Lorena ISD. Dr. Vasek is the Director of Doctoral Programs at the University of Mary Hardin-Baylor. Mr. Pollard is the Vice President of Program Development at McLennan Community College. Mrs. Richardson is the Senior Vice President/CFO of Providence Healthcare Network. These four 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 ECU members. The petition form and instructions are available at the Highway 6 location and must be returned to that office by February 8, 2010.

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

ECU Privacy Policy

Here at ECU, your financial information is protected by strong security controls that surround both our technology and our personnel.

Our policy protects you in the following ways:

- We collect only relevant information necessary to provide our products and services.
- Your medical information is confidential and is never shared internally or externally.
- We do not sell member information at any time to anyone.
- We limit the release of information by sharing information only when necessary to administer products and services, when required by law, when you authorize in writing, or when we partner with credit unions or strategic partners to offer a broader array of products and services.
- We require strict privacy protections of all entities with which we share data.

If you would like a copy of our formal privacy policy or if you have any questions, please call 776-7900 or visit us online at www.edcu.com.

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.

Send us your comments, concerns or suggestions from the link on our home page at www.edcu.com.



HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR. DAY

Monday, January 18th

PRESIDENTS' DAY

Monday, February 15th

MAIN OFFICE
501 W STATE HWY 6
254-776-7900

TSTC OFFICE
100 BOLLING DR.
254-799-8946

HEWITT OFFICE
501 HEWITT DR.
254-666-7711

LAKESHORE OFFICE
1845 W. LAKESHORE DR., SUITE I
254-752-1815



"That's My Credit Union!"

www.edcu.com



ROBINSON OFFICE
641 N. ROBINSON DR.
254-662-9595

MARLIN OFFICE
1210 LIVE OAK
254-803-5290

GATESVILLE OFFICE
306 S. LOVERS LN
254-865-8664

COPPERAS COVE OFFICE
201 E. ROBERTSON AVE
254-547-4411