

**FYI**

## Change Your IRA Withdrawals

For members with automatic IRA withdrawals – you may change your withholding election at any time before receiving your payment. IRA withdrawals are subject to federal income tax withholding unless you elect no withholding. Withholding from IRA payments, when combined with other withholdings, may relieve you from payment of estimated income taxes; however, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Please contact us if you need to verify or change your withholding.

## Closed for Martin Luther King Jr. Day

All Educators Credit Union offices will be closed on Monday, Jan. 18 in recognition of Martin Luther King Jr. Day. If you need assistance with your account during this time, please use Online Banking, Mobile Banking or ASK EVA™.



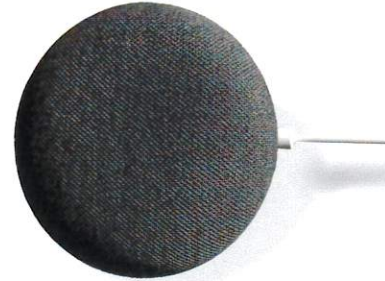
**Educators**  
CREDIT UNION®

## Google Brings Educators to Your Home for the New Year!

We're starting the New Year off by making it easier than ever to access your account. The Educators Credit Union Action is now available on your Google Assistant-enabled devices.

### What can the Educators Action do?

- Tell you your balance.
- Transfer money between accounts.
- Make a loan payment.
- Share loan due dates.
- Give you information about Educators.
- And more!



The Action is a safe way to get your account information quickly and easily. When you use it on your Google device, it will ask for a PIN before finishing your request.

Get a full list of abilities and instructions to help you use your Educators Action at [www.ecu.com/google](http://www.ecu.com/google).

## Scholarship Applications Open Friday, Jan. 15

Educators Credit Union will start accepting applications for our 2021 scholarship on Friday, Jan. 15! We are looking to award a total of \$70,000 to 35 deserving high school seniors to help them pay for higher education. Eligible students can apply online at [www.ecuscholarships.com](http://www.ecuscholarships.com).

To apply, students must:

- Have been an Educators Credit Union member for at least one year.
- Be enrolled in a high school in Dane, Green, Jefferson, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, Washington or Waukesha counties\*.
- Be eligible for graduation at the end of the 2020-2021 school year.
- Have a cumulative GPA of 3.0 or higher at the end of the first semester of their senior year.
- Be accepted to an accredited college or technical school at the time of the award.
- Demonstrate one or more of Educators' core values – honesty, fairness, integrity, respect and excellence.

Applications are due by 3 p.m. on Feb. 26, 2021. Know a high school senior? Send them to [www.ecuscholarships.com](http://www.ecuscholarships.com) to apply.

\*Students participating in a home-based educational program, privately operated correspondence or virtual school must reside in the qualifying counties listed above. Applicants attending these programs must also provide proof of enrollment with the Wisconsin Department of Public Instruction (form PI-1206) for the 2020-2021 school year, ACT or SAT scores, and any records relating to curriculum and academic progress.