

**Personal**

Business

Financial  
Education

Community

Member  
Perks

Join

## Savings Accounts

Find the Educators savings account to help you meet your personal goals.

### Open an account

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# Features

## MEMBER-OWNER STATUS

With just \$5 in your Prime Share Savings account, you become a member-owner of Educators.

## LOW OR NO MINIMUM BALANCE

Most savings accounts have a minimum balance of \$5 or less.

## COMPETITIVE RATES

No matter what you're saving for, with our different savings accounts options, you receive returns.

## ANYTIME ACCESS

Log into your account online or with your smartphone to check your balance, make deposits with **FlashCash**, and more.

## DIRECT DEPOSITS

Start receiving interest on your earnings as soon as possible by using direct deposit.

## E-STATEMENTS AND E-ALERTS

Get your statement quarterly via e-mail and receive e-alerts on the account activities of your choosing.

# Compare Savings Account Types

	PRIME SHARE SAVINGS ACCOUNT	HIGH YIELD MONEY MARKET ACCOUNTS	SHARE CERTIFICATES
<b>MINIMUM OPENING BALANCE</b>	\$5	\$1,000	\$500
<b>ACTIVATION OR MONTHLY FEES</b>	\$0	\$0 <sup>1</sup>	\$0
<b>DIRECT DEPOSITS</b>	YES	YES	YES
<b>ANYTIME ACCESS</b>	YES	YES	YES
<b>ATM CARD</b>	YES	NO	NO
<b>NUMBER OF WITHDRAWALS<sup>2</sup></b>	No Limit	No Limit	No Limit
<b>TERMS</b>	N/A	N/A	Terms from 91 days to 5 years
<b>INTEREST RATE INCREASES</b>	Interest is earned when the balance is \$100 or more	Interest rate increases automatically as your savings balance grows	Competitive dividend rate fixed throughout the term (Jump-up options offer one rate adjustment during term of loan. Add-on

to levels of \$2,500,  
\$10,000, \$25,000 and  
\$50,000

options offer the opportunity to add  
additional funds of \$500 or more to the  
certificate.

## Open an account

<sup>1</sup>There is a \$10 monthly fee if the balance drops below \$1,000.

<sup>2</sup>Federal Regulation D limits electronic, automatic and telephone transfers and withdrawals from savings accounts to six per month. Touch Tone Teller and Educators Online Banking transfers will be blocked if the limit is reached.

## More Detailed Information **Rates**

## Types of Savings Accounts and Add-Ons

### PRIME SHARE SAVINGS ACCOUNT

A Prime Share Savings account is the base account needed to become a member of Educators. Just deposit \$5, which represents one share (and your ownership) in the credit union. You'll now be able to use all of Educators services! Interest is earned on the Prime Share Savings account when your balance is \$100 or more.

[Open an account online.](#)

### CHANGE UP<sup>®</sup> FOR EASY SAVING

With Change Up savings, using your debit card helps you save money. Make non-PIN "credit" purchases with your debit card and we'll round up the change to the next dollar and deposit the difference into a special interest-bearing savings account. All you need is an Educators Checking account and to be signed up for E-

statements.<sup>1</sup>

You can't make additional deposits to your Change Up savings, but you can withdraw money at any time. The Change Up amount will not be withdrawn from your checking until the transactions clear your account. On your E-statement and online banking checking history, your transaction will show the exact amount of each purchase. All Change Up amounts will be totaled and deducted from your checking as one daily item at the end of each day.

**Contact us** or open a new Change Up account in online banking.

## VIP SAVINGS FOR YOU

The VIP Savings Account is designed to help you save money in any amount, small or large, by "locking in" your savings for 12 months. One year from the date you opened your VIP account, the balance in your VIP Savings will transfer into your Prime Share Savings Account. Plus, if you make at least one deposit each month for a year with no withdrawals, you'll be awarded an additional \$25 bonus deposit!

Members can only have one VIP account open at any time. You can make deposits at any time, but there is a **\$10 fee** to withdraw funds.<sup>2</sup>

**Contact us** or open a new VIP account in online banking.

## STUDENT SAVINGS

If you are 18 or under, you can start saving through an account with us. If you are under 13, you can open a savings account with an adult. Visit our **Student Account page** for more information.

## HEALTH SAVINGS ACCOUNT

A Health Savings Account is exclusively used for paying for qualified medical expenses when you also participate in a high-deductible health plan (HDHP). Use it for current health expenses and save for qualified future health expenses. Please talk to the benefits specialist at your employer to help determine if you are eligible.

Our HSA offers a competitive rate with no minimum balance or annual fee except the initial \$25 set-up fee. We will instantly issue an HSA debit card so you can conveniently pay for your qualified medical expenses. You can keep the account even if you change jobs, change your medical coverage, or become unemployed.

Make contributions to your account in any amount (up to contribution limits), at any time. The funds roll over from year to year. Contribution limits for 2016 are \$3,350 for yourself only or \$6,750 for your family. Out-of-pocket contributions are tax-deductible and HSA earnings are tax-deferred. If used for qualified medical expenses, HSA assets are tax-free.<sup>3</sup>

[Contact us to open your Health Savings account.](#)

## OTHER SPECIAL SAVINGS ACCOUNTS

Special Savings accounts can be set up for any purpose. No minimum balance is required and interest is earned when the balance in the account is \$100 or more. You can open a Holiday, Summer Pay or Vacation Club Account or create and name a Special Savings account. Ask any Member Finance Representative for more information on these options.

[Contact us](#) or open a new special savings in online banking.

## SHARE CERTIFICATE JUMP-UP AND ADD-ON OPTIONS

Some of the Educators Share Certificates have Jump-up or Add-on options. The Jump-up option allows you to request a rate increase when our rates increase once during the term of your Share Certificate. You will receive the higher rate for the remaining term of the certificate.

The Add-on option allows you to add to the value of your Share Certificate by depositing a minimum of \$500 to your Share Certificate at any time. The new money you add starts earning dividends the same day you make the deposit.

[Check out the Share Certificate rates to see which certificates offer the Jump-up and Add-on options.](#)

# Disclosures

<sup>1</sup>Not available for Educators **Fresh Start Checking**.

<sup>2</sup>Penalties apply for early withdrawals, which may reduce earnings.

<sup>3</sup>See a tax advisor for full details.

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## Personal

Checking

Savings

IRAs

Auto Loans

Home Loans

Mobile Services

Online Services

## Business

Checking

Savings

Business Platinum

Lines of Credit

Small Business Loans

## Financial Education

Financial Guides

Tools

## Community

News Blog

Calendar

Student Scholarships

Our Story

## Join ECU

What Makes Us Different

Member Perks

Join ECU

## Careers

Join Our Team

## Educators Credit Union Preferred Partners

Preferred Partners

## Get Social With Us



## Get In Touch

Contact Us

Find a Branch or ATM

**ROUTING NUMBER:**

**275981378**

## Online Banking

**User ID**

**New User**

**Forgot Password**

**Supported Browsers**

**Login**

**RATES**

**FEES AND DISCLOSURES**

**SAFE ACT**

**PRIVACY POLICY**

**CAREERS**

**SITE MAP**



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