

Growing with Our Members

Evergreen is here for life's changes! **Our summer loan specials start July 1st.**

We're ready to grow into new products and services with you. If you are getting married or planning an engagement, ask about personal loan options.

For the recent graduates heading off to college, ask about our online services (including RDC and card notifications) to stay connected away from home. We can also help with first time auto loans.

Lastly, prepare for the unexpected with an emergency line of credit. No questions asked access to funds once you are approved.

—Your Friend in Finance

Summer Fun Fest

Stop by **July 11th** between 2pm and 6pm at our Neenah branch for our 3rd annual Summer Fun Fest.

Fun activities include: Kids Coin Grab, petting zoo, face painting, yard games, free snacks, and more!

Summer Fun Fest is open to the public and is FREE to enjoy. Event will happen rain or shine.



Refer A Friend - Get \$50 Give \$50

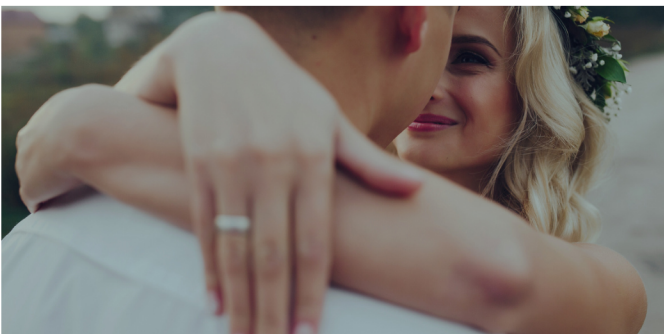
Current members can earn \$50 for every friend they refer! We'll give them \$50 too. Ask for a referral card the next time you stop in.

You'll earn for every referral you make and new members will earn after three easy steps:

- Open a Savings account (any)
- Open a Checking account (any)
- Have one direct deposit of at least \$100

Promotion open to new members only. New members are determined by Social Security Number and must be 18 or older. All criteria must be met within 90 days of account opening. Refer to the referral card for all disclosures.

Referring member will get \$50 within 10 business days of account opening deposited into their 000 savings account.



Important Dates

Closed Independence Day
Friday, July 4th

Summer Fun Fest
Neenah Branch
Friday, July 11th
2pm to 6pm

I Love My Credit Union Day
Friday, July 25th

Closed Labor Day
Monday, September 1st

Closed Columbus Day
Monday, October 13th

Closed Veterans Day
Tuesday, November 11th

Closed Thanksgiving
Thursday, November 27th

Christmas Eve
Wednesday, December 24th
Closed at Noon

Closed Christmas Day
Thursday, December 25th

New Years Eve
Wednesday, December 31st
Closed at Noon

Closed New Years Day
Thursday, January 1st



Reg CC Changes - Effective July 1st

The Board of Governors of the Federal Reserve System and the Consumer Financial Protection Bureau have amended Regulation CC, which implements the Expedited Funds Availability Act (EFA Act), to adjust for inflation dollar amounts relating to availability of funds. The adjusted rates are effective July 1st, 2025.

In accordance with Reg. CC, it is our policy to make funds available to the Members on the same day of the deposit for transaction accounts; however certain circumstances under certain laws and regulations will allow funds to have delayed availability. Updates to our Fund Availability Policy are in alignment with the adjusted rates for Reg CC. Our policy has otherwise remained the same.

An updated Funds Availability Notice will be posted in a clear and conspicuous place where deposits are accepted. Disclosures available upon request. Before a member opens a new account, ECU will provide the member with written disclosures that clearly and conspicuously explain ECU's funds availability policy.

Upcoming Product Improvements

- 🍃 You can now submit travel notices online! If you are leaving the country and taking your debit card or credit card, let us know. Find travel notices in online banking by clicking the ... next to your checking or loan share.
- 🍃 Contactless debit cards are coming in 2026! Estimated roll out for contactless (tap) debit cards is late Spring.

Q: I have been asked to make a deposit at a Bitcoin ATM to pay a bill. What is a Bitcoin ATM?

A: Bitcoin ATMs (or cryptocurrency ATMs) can be used to buy/send digital money like Bitcoin. Individuals deposit cash in the machine which converts it to Bitcoin and sends it to a designated wallet.

Although legitimate machines, they are a tool frequently used by scammers. Legitimate businesses do not accept payments in Bitcoin - **once the money is sent it is gone.** Always ASK a trusted friend before sending Bitcoin to make sure it sounds legitimate.