FALL EDITION
OCTOBER 2025

EDUCATION FIRST CREDIT UNION

NEWSLETTER

To everyone that donated to the Back to School drive

INSIDE THIS ISSUE

Kent Greenfield

Mark your Calendars:

Cookies with Santa
Tuesday, Dec 23rd
11 am - 1 pm

E1CU Annual Meeting
Wednesday, Feb 25th
Details to come

Credit Union Closed Days:

Columbus/Indigenous Peoples Day
Monday, Oct 13th

Veteran's Day
Tuesday, Nov 11th

Thanksgiving Day
Thursday, Nov 27th

Day after Thanksgiving
Drive-Thru only

Staff Christmas Party closing at 5 pm
Monday, Dec 8th

Christmas Eve closing at 2 pm
Wednesday, Dec 24th

Christmas Day
Thursday, Dec 25th

New Year's Eve closing at 5pm
Wednesday, Dec 31st

New Year's Day
Thursday, Jan 1st

CEO Message

The MOST wonderful time of the year...

As the holiday season approaches, I am reminded of just how precious time with family truly is. These moments of togetherness, whether filled with laughter, meals around the table, or quiet traditions, become memories we will cherish for years to come.

At Education First Credit Union, we know traditions are the threads that tie generations together. Just as families pass down recipes, stories, and holiday customs, we encourage you to consider passing along the gift of membership. Opening an account for your children or grandchildren not only helps them learn financial responsibility but also connects them to a community that has supported educators, families, and neighbors for generations.

This season is a time to celebrate the bonds we share and the values we want to carry forward. Thank you for allowing us to be part of your family's journey.

From all of us at Education First, we wish you joy, peace, and meaningful moments with the ones that matter the most.

Kent

My name is Ollie and I would like to personally invite you to join my club, Ollie's Kids Club!

Being part of my club, you will be able to collect "Ollie Bucks" every time you make a deposit from your piggy bank. These "Ollie Bucks" can then be traded at my TreeStore where you can get all kinds of fun prizes.

To make sure we still have fun together outside of my TreeStore, you can expect a quarterly newsletter from me. This will include my personal favorite recipes, ways you can earn money, crafts, coloring pages, and more!

I look forward to not only saving together, but more importantly, having fun!

Your Friend,
Ollie The Owl

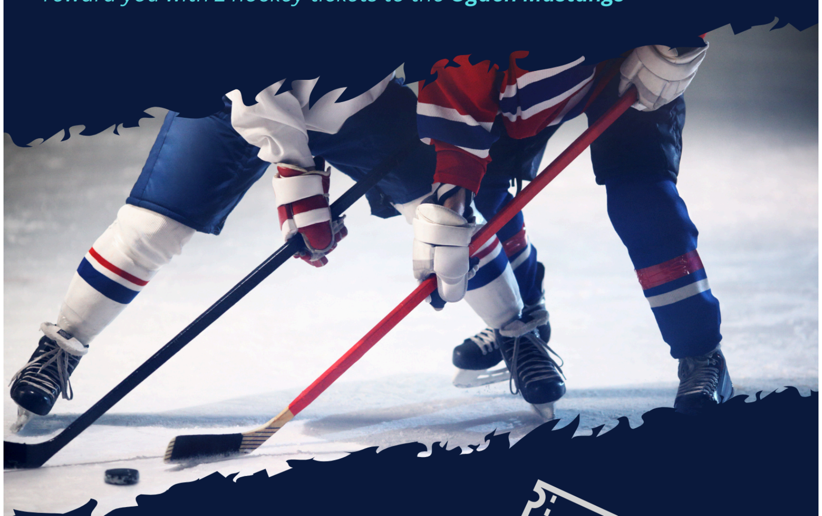
P.S. When you join, my friends at the credit union will give you a piggy bank and glasses just like mine!

E1CU Annual Meeting

Wed. February 25, 2026

MAKE THE ULTIMATE POWER PLAY: REFER A FRIEND, WATCH THE GAME

Assist a friend or family member in joining E1CU and we'll reward you with 2 hockey tickets to the ***Ogden Mustangs***



HOW IT WORKS

1. REFER A NEW MEMBER
2. HAVE THEM JOIN* EDUCATION FIRST
3. YOU SCORE 2 HOCKEY TICKETS

*TO QUALIFY, NEW MEMBER MUST JOIN WITH $5.50, OPEN A CHECKING ACCOUNT WITH AT LEAST $20, AND BE AN OGDEN SCHOOL DISTRICT EMPLOYEE, WEBER COUNTY RESIDENT, OR FAMILY MEMBER.

Be a Voice For Your Credit Union!

We are now seeking candidates for open Board of Directors positions beginning in spring 2026. Each elected member will serve a three-year term.

The nomination period opens October 1, 2025, and applications will be accepted through Friday, November 7, 2025 at 3:00 PM.

CANDIDATE REQUIREMENTS:

- Must be at least 18 years of age
- Must be a current member in good standing
- Act as a positive ambassador for the credit union in the community
- Review agenda and supporting materials for all meetings and come prepared with questions, comments, and/or suggestions to discuss
- Be able to commit to a three-year term which includes attending all scheduled regular, committee, and special meetings of the Board of Directors, as well as the annual meeting and the annual planning session
- Be eligible for bond coverage
- Successfully pass criminal and credit employment background requirements
- Maintain all business affairs and affairs of the credit union's members in a confidential manner, as well as following the principals of the credit union's Code of Conduct and Business Ethics policies

Holiday Skip-A-Payment

ALL fees generated from the Skip-A-Payment program go towards the purchase of shoes for our "Warm the Soles" campaign benefiting children in need within the Ogden School District

Skip a Payment
More cash for you
Warm a Sole
New Shoes for Them

Submit this request online at www.e1cu.org

To Qualify:

- Account must be in good standing.
- Loans must not be more than 10 days past due
- Loans must have had at least 6 consecutive, on-time payments
- Mortgages, HELOCs, Lines of Credit, and Credit Cards do not qualify

Name ______________________ **Acct/Loan #** ______________________

Address ____

Phone # ______________________ **eMail** ______________________

Month to skip: **Take fee from:** ______________

Nov Dec Jan

Authorization: I hereby request Education First Credit Union to authorize me to skip my November, December, or January loan payment(s). I understand that finance charges will continue to accrue on all existing balances during the skipped payment period pursuant to my agreements with the credit union, and that all terms and conditions will apply after the aforementioned skipped payment period.

Signature ______________________________ **Date** ______________

Skip-a-Payment Terms: Skip-a-Payment is limited to two skips per year per loan on eligible auto and personal loans. A processing fee of $25 for EACH payment skipped will be withdrawn from your account. In order to skip your payment, at least six consecutive, on-time payments must have been paid on the loan and your account must be in good standing. The deferral of loan payments pursuant to this agreement will automatically extend the loan maturity date by a corresponding period of time. Interest will continue to accrue on your loan as it normally does. If you elected GAP coverage on your loan, the GAP may not extend beyond the original maturity date. Credit life, credit disability, and/or other debt protection on my loan will continue to be assessed until the new maturity date of the loan. This offer does not apply to mortgages, home equity loans, lines of credit, or credit cards. This offer is subject to further review for those customers who have existing alternative payments. Other conditions and restrictions may apply.

FOR CREDIT UNION USE ONLY

Processed by ______________________________ **Date** ______________

EDUCATION FIRST
CREDIT UNION

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