



## INSIGHT

### A Few Words From Our CEO

To all of our certificated, classified and administrative school employees, I hope that you all were able to relax during the summer, re-charge your physical and emotional batteries, and are ready to share your energy, knowledge and experiences with the students you serve with such passion.

At East County Schools Federal Credit Union, we too serve with passion and strive to provide our member-owners with the financial services they need and want. And just last month I was reminded just how well we do our job of providing all school employees with innovative services that are simply not offered elsewhere.

I attended a credit union summit and as I generally do, focused my attention on other credit unions that exclusively serve school employees. I shared information about our innovative MyPay15 solution, featured in this newsletter.



### Get Paid Twice a Month!

Employees or retirees who get paid once a month may receive half of each paycheck, 15 days early, up to \$10,000!

[EastCountySchools.org/MyPay15](http://EastCountySchools.org/MyPay15)

I also discussed our Classified School Employee Summer Assistance Program Line-of-Credit (CSESAP L.O.C.) that each month funds the amount that a qualifying classified employee elects to invest into this rich California Department of Education funded program. For the 2023/24 school year, the match has been announced to be approximately \$0.80 for each dollar contributed. Our CSESAP L.O.C. allows each qualified participant to contribute the maximum amount possible without placing a hardship on their net monthly income.

I invite all East County school employees to take full advantage of our exclusive services.

**Best wishes to all for a successful 23/24 academic year.**

Steven A. Devan  
President & Chief Executive Officer



## Refer a co-worker or family member &... Get Paid \$50/\$50

When you refer a school district employee or family member and they open a new account with a \$500 minimum payroll direct deposit and/or a loan product, you will both receive \$50 upon receipt of first direct deposit or loan funding.

- \$5 opening deposit required for Share Savings.
- \$25 opening deposit required for new checking accounts.

### OPEN AN ACCOUNT TODAY!

Loan eligibility is based on credit history, proof-of-income and collateral. Other terms and conditions may apply. Offer expires December 31, 2023.



Scan the QR Code to apply!



UPCOMING EVENT

## SAVE THE DATE

### FREE SEMINAR – AVOIDING SCAMS

AVOID financial crimes such as:

- Phone Scams
- Email Phishing
- Getting Hacked
- Identity Theft



1069 Graves Avenue  
Suite 100  
El Cajon, CA 92021



Wednesday,  
October 18, 2023  
5:30 p.m.

PRESENTED BY:



IDENTITY THEFT  
RESOURCE CENTER

## COME AND JOIN US!

### Join us for an Educator's Tour to Thailand or Croatia!

Travel with us for 16 days leaving late June 2024 to experience Thailand's beautiful temples, sacred sculptures and incredible cuisine.

Learn more about our *Tour of Thailand* or *July's Croatia and Its Islands* at the Informational Meeting on October 16th at 6:00pm. Visit [EastCountySchools.org/ET](http://EastCountySchools.org/ET) to register for the trips, RSVP for the meeting or to view the complete brochures.



You're invited to our  
Informational Meeting  
on MONDAY,  
OCTOBER 16th!

## Board of Directors – Nominations and Annual Meeting

Three (3) seats on the ECSFCU Board of Directors will be filled at the next Annual Membership meeting on **Wednesday, February 21, 2024**.

ECSFCU bylaws require a minimum of two members be nominated for each vacancy.

Nominations can also be made by a petition from members. The deadline to submit nominations and petitions is **Friday, November 10, 2023**.

All nominations must include a signed certificate from the nominee stating that he or she will serve if elected. Ballots will be sent to all members in January 2024. Should there only be one nominee for each vacancy, there will not be an election by ballot and no nominations from the floor will be accepted at the annual meeting. Our Annual Membership meeting will once again be available on Zoom or in person. Keep watch for more details!



## CSESAP\* contributions straining your monthly budget?

*Let our CSESAP Line of Credit come to the rescue!*

Show East County Schools FCU your paystub with a CDE CSESAP deduction, and each month we will credit back your contribution via your approved Line of Credit (making only a small interest payment). Keep contributing monthly, but keep almost a full paycheck. Next July, simply pay back the Line of Credit when your summer paycheck comes in 2024.



Visit [EastCountySchools.org/CSESAP](https://EastCountySchools.org/CSESAP) or call 619-588-1515 to apply.

Subject to approval, terms and conditions apply. Payroll Direct Deposit required. \*Classified School Employee Summer Assistance Program.

Make your holidays brighter with  
**SKIP-A-PAY!**

*Skip your November, December or January loan payment.*

For only \$35 each, you may elect to skip your Auto, Recreational Vehicle, Boat and/or Signature loan payment. Simply complete the application and return it to the credit union before the due date of the payment you would like to skip. Loans in good standing qualify and may take advantage of Skip-A-Pay one month each 12 month period per loan product.



Visit [EastCountySchools.org/SkipAPay](https://EastCountySchools.org/SkipAPay) for all terms and conditions.  
Text SKIP to 619-588-1515 for the application today!

All requests to skip a payment must be approved by the Loan Department. Members must agree to amend the terms of their original agreement and to repay the entire unpaid balance and accrued interest.

## Meet Alix!

*Our new MSR (Member Service Rep)*

If you've already met Alix, and didn't already know, she's not only new to us, she's new to California. Celebrating her one year anniversary here in November, this Virginia Beach girl fits right into San Diego and her credit union community. Alix spends her free time with her beautiful family; her military husband, 17-month old daughter, two cats and one dog, visiting the San Diego Zoo and going to Padres games. She says she loves the "small atmosphere" at ECS because she found a place that feels like home and is able to build quality relationships with members and co-workers. Currently, Alix is working towards her accreditation to be a financial counselor. Come in, say hello, and show Alix some good California hospitality!



## HOLIDAY CLOSINGS

### Veteran's Day

Friday, November 10

### Thanksgiving

Thursday, November 23 and  
Friday, November 24

### Christmas

Monday, December 25

### New Year's Eve

Closing at 1pm  
Friday, December 29

### New Year's Day

Monday, January 1, 2024



### El Cajon - Main Office

1069 Graves Avenue, Suite 100  
El Cajon, CA 92021-4573  
Monday - Friday: 9 a.m. - 5 p.m.

### Credit Union to You (CU2U)

Your office or nearby place of business  
Monday - Friday: 9 a.m. - 5 p.m.  
(619) 588-1515 Call to schedule

Phone (619) 588-1515 | Fax (619) 588-2197  
[www.EastCountySchools.org](https://www.EastCountySchools.org)



©2023 730923 LKCS | lk-cs.com