



INSIGHT

A Few Words From Our CEO

This message will not get to you before the winter holiday has passed, but I hope that it was filled with joy, family, friends, and shared memories.

This is the time that we all take a moment to reflect on the year that for me, flew by faster than ever before. I find that happens most often when the times, as a whole, have been shared with those that we are closest with, and who share many of the same passions.

Having come from a large family of eight siblings and loving parents, I have always felt blessed. And as if that wasn't enough, I am eternally grateful for the privilege to serve among a staff of professionals that embrace our purpose of advocating for those that advocate for our children and young adults.

As I look back on 2023, it energizes me even more to imagine the stories, successes and memories that will be made in 2024 in support of the hardest working and most dedicated member-owners that I have had the pleasure to serve in my fifty-years in the banking and credit union industry, almost exclusively here in our East County region.

In closing, on behalf of the staff, Management Team, Supervisory Committee, and Board of Directors of East County Schools Federal Credit Union, I would like to wish you all a very safe and prosperous new year.

Steven A. Devan
President & Chief Executive Officer

Consolidate your Bills

Start off the New Year right!

Leave behind high credit card bills and open a low fixed rate Signature Loan.

EastCountySchools.org/SignatureLoans



SHRED DAY
January 27th
9 a.m. to 12 p.m.
1069 Graves Ave.
El Cajon

Save the Date

FREE Shred Day is Saturday, January 27th 9 a.m. – 12 p.m.

Bring your sensitive paper documents (up to eight copy paper-sized boxes) to our El Cajon branch and watch as they are shredded on-site. It's a drive-thru event, you may stay in your vehicle and we will unload your boxes or bags.


This free event is open to all ECSFCU members and all school district employees. We are pleased to assist in disposing of your confidential documents.

SAVE THE DATE

FREE FINANCE SEMINAR

Whether you're looking to retire, fine tune your financial goals or you want to start saving for the future. Join us for our financial wellness seminar.

 **East County Schools FCU**
1069 Graves Avenue
El Cajon, CA 92021

 **Wednesday,**
January 24, 2024
5:30 p.m.



PRESENTED BY:
Joe Bauers, AIF®
CALPRO

COME AND JOIN US!

Planning for your Financial Future

Educating yourself financially before retirement is important, because it allows you to prepare for the financial future when you are no longer working.

For school employees, this preparation includes understanding your CalPERS or CalSTRS pension. For many, this also includes saving for retirement separately, building up a nest egg can provide you with a steady stream of income or an emergency savings account when you need it. Adequate savings can help you cover your living expenses, pay for healthcare, travel and enjoy your retirement years without worrying about money. Additionally, saving for retirement now means you can take advantage of compound interest, with your savings growing exponentially over time.

Assessing risk tolerance, determining time horizons, estimating expenses and considering tax implications contribute to reasons that some people wait to get started. Financial professionals can work with you to determine the best action plan for your personal situation. Whether you are just starting your career or are approaching retirement age, it is never too late to start planning and saving for retirement.



You're Invited to the ECSFCU Annual Meeting!

Wednesday, February 21, 2024 at 5:15 p.m.

Join us for the East County Schools FCU Annual Meeting, **Wednesday, February 21, 2024 at 5:15 p.m.** The meeting will be held as a hybrid event both in person in our El Cajon branch lobby at 1069 Graves Avenue, and as a Zoom event. The Board of Directors election results and highlights of our accomplishments will be presented. All member-owners are welcome to attend. Information on how to connect to the Zoom meeting can be found at EastCountySchools.org/annualmeeting.









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Enjoy the perks of being a member.

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taxservices.lovelymycreditunion.org



Mortgages Made Easy with Mason-Mac



Like East County Schools FCU who offers personalized service, member benefits, and financial options that put members first, our home loan service affiliate Mason-McDuffie Mortgage also works to provide the same personal service our members are accustomed to. For prospective homeowners, Mason Mac brings Government lending programs, low rate jumbo options, and non-QM options to name just a few.

To learn more about these topics or to begin the home loan process, contact our partner **Suzu Dukelow** at (949) 858-5977 or sdukelow@masonmac.com

- First Time Home Buyers
- Retirement Strategies using Real Estate
- Determining When to Refinance
- How to purchase with No Money Down
- How to purchase with Poor Credit
- Renting vs. Owning: The benefits of the American Dream



Get to Know Tammy Rahders!



Currently Vice President of Lending and Operations, Tammy has 33 years of lending experience including 12 years as Finance Director in an auto dealership before she came here more than 16 years ago. Members love Tammy because she is an expert in lending, and also because she is a friendly and approachable East County native (born and raised here!). The favorite part of her job is finding solutions for members, said Rahders. In her current role, she enjoys supporting the ECSFCU staff as we are each other's work family. In her off time, you can find Tammy at the desert, sharing her families love of off road racing with her grandchildren.

HOLIDAY CLOSINGS

New Year's Day

Monday, January 1, 2024

Martin Luther King Jr. Day

Monday, January 15, 2024

President's Day

Monday, February 19, 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

