

# ECS EAST COUNTY SCHOOLS

FEDERAL CREDIT UNION



East County Schools FCU is the only credit union exclusively serving San Diego County school employees and their families

## A Few of your School Employee Benefits Include:

### MyPay15

Receive half your monthly pay 15 days early, no fee to set up, no fee per advance  
 Advances transfer back on payday, \$100 to \$10,000/mo, with this Line of Credit  
 Open to employed and retired members with monthly checks or payroll<sup>1</sup>

### 4.00%<sup>APY\*</sup> Summer Savings

Self-select the monthly transfer amount from your paycheck, up to \$2,500/month  
 Unlimited in-branch withdrawals - Balance transfers in July to your account  
 Open to all ECSFCU members, including school district employee family members

### Up to 2.00%<sup>APY\*</sup> eChecking Account

No Monthly Fee, No Minimum Deposit  
 Direct Deposit \$500/mo or more to your eChecking Account, receive eStatements &  
 Make eight (8) or more debit card transactions each month to earn monthly dividends

### 30,000+ Surcharge-Free Co-Op ATMs Nationwide

Look for CO-OP  PLUS  STAR  COSTCO  & 5,600+ 7-ELEVEN  fee-free ATM locations

### “CU2U” Free Service

Any business you would do at a branch, we can do on a Credit Union to You visit (*cash transactions are the exception*), at your school, office or other public meeting place, at your convenience.  
 Call or text 619-588-1515 or submit online to schedule.

### Platinum Choice or Platinum Rewards VISA<sup>®</sup>

No Annual Fees – No Balance Transfer Fees

Earn points for travel or merchandise every time you shop with CU Rewards – fixed low rate interest

Platinum Choice rates as low as 12.75% <sup>APY\*</sup> Rates subject to change, accurate as of 03/01/23<sup>1</sup>

# New Employees: MyPayNewHire

Eliminate the wait for that 1<sup>st</sup> paycheck - available up to 60 days after date of employment

Receive your first paycheck now: 0.00%<sup>APR\*\*</sup> interest loan for up to 60 days, up to \$5,000, and up to 100% of monthly gross pay. Option to: pay-off on "first payment due date" in full, with no interest charge or make monthly payments on balance for up to 24 months at a low interest rate

Loan is subject to membership at ECSFCU w/ a Checking Acct and District Direct Deposit<sup>1</sup>

## Discount Entertainment Tickets

Available to our members online, anytime



Movie tickets at Regal (\$9.00 ea) & Reading (\$8.50 ea) available fee free in-branch or CU2U

## Student Loans & Refinance

No Application Fee, Fast Online App & Quick Decisions

0.25% interest rate reduction when you sign up for automatic payments

Multiple payment options including Interest-Only and \$25/month; may include loan consolidation

## New & Used Car Loans & Refinance

Rates as low as 3.39%<sup>APR\*\*</sup> when you buy new or used with ECSFCU through New Cars Inc.

(Rates as low as 3.89%<sup>APR\*\*</sup> if vehicles otherwise purchased) Rates accurate as of 03/01/23<sup>1</sup>

**We also offer RV, PowerSport, Motorcycle and Boat Loans**

## Home Loans, Refinances & HELOCs

Low Rates. Up to 100% appraised value<sup>1</sup>

Down Payment Assistance programs available

**Ask about Solar Loans and Solar Refinance Loans**

**Employee's Family Members are Encouraged and Welcome to Join Too!**

### El Cajon – Main Office

1069 Graves Ave, Ste 100

El Cajon, CA 92021

Mon. – Fri. 9:00 a.m. - 5:00 p.m.

Call or Text JOIN to 619-588-1515

Scan the  
QR to join



### Credit Union to You (CU2U)

Your office or

nearby place of business

Mon. – Fri. 9:00 a.m. - 5:00 p.m.

619-588-1515 call or Text to schedule

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



\*APY=Annual Percentage Yield \*\*APR=Annual Percentage Rate. <sup>1</sup>Loan approval and credit limit terms apply. Loan and savings rates and terms are subject to change at any time but are accurate as of March 1, 2023. Loan eligibility is based on credit history, proof of income and collateral. Car loan rates quoted include 0.50% automatic payment deduction. Other terms are available and other terms and conditions may apply. Fees can reduce the earnings on any account.

Rev. 03/23