



INSIGHT

A Few Words From Our CEO

As I'm sure most of you already know, East County Schools Federal Credit Union was chartered to exclusively serve school employees and their family members.

In order to ensure that we meet the needs of our member-owners, and stay true to our mantra of serving a school employee benefit business model, we recently invited 15 key leadership individuals to attend a Vision Planning Meeting. This has become a critical part of our efforts to *create financial solutions that are uniquely tailored to our educational community, and delivered with a genuine focus on value, trust and exceptional service* (ECSFCU Mission Statement).

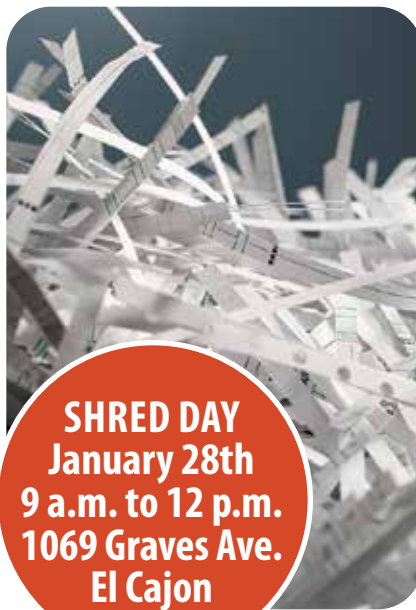
Who better to know the changing needs of our school employees than cabinet members, bargaining unit Presidents, HR Directors, Chief Business Officers and program directors? The really impressive part of this group was that a few of them were not even members of ECS yet, but still valued our commitment to serving their employee groups.

It is this deep connection to our East County school districts that have been instrumental in creating a number of school employee benefits that are simply not offered by any other financial institution. That is one of our most important "differentials".

In closing, on behalf of the staff, Management Team, Supervisory Committee and Board of Directors of East County Schools Federal Credit Union, I hope you had a safe and happy holiday season, and have a very Happy New Year.

Steven A. Devan
President & Chief Executive Officer

happy new year
2023



SHRED DAY
January 28th
9 a.m. to 12 p.m.
1069 Graves Ave.
El Cajon

Save the Date

FREE Shred Day is Saturday, January 28th 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.

Honoring El Cajon Valley High School BE BRAVE.

We learned quite a bit about what that means to the ECVHS Braves recently, as the credit union met and filmed staff and students at El Cajon Valley High School. This video is part of the credit union's monthly series for 2022-23, honoring GUHSD campuses. It wasn't just their incredibly robust Pathways in Restaurant Service, Arts, Media and Entertainment, Medical and Manufacturing that impressed us. The staff and students have a culture of courage, of hard work, of coming together, and of including families. In 26 languages and even more countries, they come together as one. Go Braves!



Principal Rob Stirling

Watch the video at EastCountySchools.org/videos.

New Year / New Bills? ECSFCU Can Help With That

Don't let the high interest rate on credit card debt weigh you down. Call to schedule a **Free Credit Review** with our Loan Officer.



CONSOLIDATION LOAN

- Lower fixed interest rates
- Fixed payment amount
- Qualifies for annual Skip-A-Payment
- Multiple term options
- Credit card debt is paid off with the loan funds
- Great way to pay off debt faster!

Call or text (619) 588-1515
during business hours to schedule
your Free Credit Review.

HOME EQUITY LINE

- For those who own a home with equity
- Low rates – lower than Consolidation Loan rates
- Interest expense may be tax deductible (consult your tax professional)
- No annual or maintenance fees
- Use online Bill Pay or checks to access your funds
- Low monthly payments



You're Invited to the ECSFCU Annual Meeting!

Thursday, February 23, 2023 at 5:15 p.m.

Join us for the East County Schools FCU Annual Meeting, Thursday, February 23, 2023 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.

Reflections of Italy Travel with us to Rome, Florence, Venice and Milan!

There are still spots available for our July 19 – 28, 2023 Educator Tour to Italy. This trip is open to EVERYONE, but only advertised to school district employees through the credit union.

Our final Information Meeting will be Wednesday, January 25, 2023, 6:00 p.m. at our branch at 1069 Graves Avenue in El Cajon. Learn about our trips, ask questions, and meet fellow travelers.

Visit EastCountySchools.org/ET for more information.



Rome



Florence



Venice



Milan

Establish or RE-Establish Credit

There are many good reasons to borrow against your own savings with a **Share Secured Loan or Credit Card** with East County Schools FCU. Share Secured Loans or Credit Cards are a great way to establish credit for first time borrowers. Share Secured Loans or Credit Cards also work well to help people re-establish positive credit that may have some past challenges.

The benefits include:

- Borrow up to 100% of the balance in your Share Savings Account
- Earn dividends on the amount on deposit
- Flexible terms up to 120 months

Call (619) 588-1515 today to find out if a Share Secured Loan is right for you!



Don't Be a Victim of Fraud

It seems as though scammers are getting sneakier and sneakier these days. Be sure to keep your identity safe! Remember to protect your PIN when using your debit card, use your debit card as a credit card when possible, and properly dispose of sensitive documents that may contain sensitive information such as your social security or account numbers. ECSFCU will never call and ask for this information over the phone.



Faster Tax Refunds

Got plans for your tax refund? See it up to three weeks sooner by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your account. **Simply give your tax provider your 14 digit account number and ECS routing number: 322276509.**



HOLIDAY CLOSINGS

Martin Luther King Jr. Day

Monday, January 16

President's Day

Monday, February 20



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

