



ECS Federal Credit Union is the only credit union exclusively serving San Diego County school employees, retirees, volunteers, and their families.

A Few of your School Employee Benefits Include:

MyPay 15

Receive half your monthly pay (or the amount you Direct Deposit to ECS) **15 days early!** No fee to set up, no fee per advance. Advances transfer back to ECS on payday, \$100 to \$10,000/mo, with this Line of Credit. Open to employed and retired members with monthly checks or payroll*

MyPayNewHire

Eliminate the wait for that 1st paycheck - available up to 60 days after date of employment. Receive your first paycheck now: 0.00%^{APR}* 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 ECS w/ a Checking Acct and District Direct Deposit*

4.00%^{APY}* Summer Savings

Self-select a monthly direct deposit transfer amount from your paycheck, up to \$2,500/month. Unlimited in-branch withdrawals during the year. The balance transfers in July to your ECS account. Open to all ECS members with employer payroll direct deposit. eStatements required.

Up to 4.00%^{APY}* eChecking Account

\$25 Minimum to Open, No Monthly Fee, No Minimum Balance. Earn **4.00%^{APY}*** on up to \$2,500 on deposit, 2.5% on the next \$2,500. Direct Deposit \$500/mo or more, opt-in to eStatements, and make eight (8) or more debit card transactions each month to earn monthly dividends.

Teacher Classroom Loan

Up to **\$500 at 0%^{APR}*** to cover supplies and materials. Simple 10-month repayment term with a minimum monthly payment of \$50, automatically deducted from payroll or transferred from ECS accounts. Limit one loan per academic year.

CSESAP Line of Credit

Eligible classified school employees who contribute up to 10% of their annual salary to the California Department of Education (CDE) Classified School Employee Summer Assistance Program (CSESAP) can utilize the ECS CSESAP Line of Credit. This allows them to retain nearly their entire monthly paycheck. Match rate is determined each May/June by the CDE. Contact your district to check participation and eligibility.

Early Direct Deposit for District Members

We post payday funds early to members at participating school districts! *Terms & Conditions apply**

Platinum Choice or Platinum Rewards VISA®

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 rates as low as **11.50% APR***

Student Loans & Refinance

No Application Fee, Fast Online App, & Quick Decisions.

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

New & Used Car Loans & Refinance

Flexible financing for new and used vehicles, plus easy refinancing options to help lower your payment or improve your loan terms.

Added savings when purchasing through **New Cars Inc.** and financing with ECS.

We also offer RV, PowerSport, Motorcycle and Boat Loans

Home Loans, Refinances & HELOCs

Low Rates. Up to 100% appraised value.* Down Payment Assistance programs available.

Ask about Solar Loans and Solar Refinance Loans

Free Delivery/Pickup with "CU2U"

Can't come to the branch? We'll come to your school, office, or public location, during business hours (San Diego County only, no cash transactions).

Call or text **619-588-1515** or visit eastcountyschools.org/cu2u to schedule.

Discount Tickets

Get exclusive savings on 30,000+ attractions, entertainment, travel, wellness, retail, dining, and more!



30,000+ Surcharge-Free Co-Op ATMs

Look for    
CO-OP & 5,600+  fee-free ATMs

ECS Federal Credit Union

1069 Graves Ave, Ste 100

El Cajon, CA 92021

M/T/TH/F 9am – 5pm | W 10am – 5pm

Call or Text JOIN to 619-588-1515

www.ECSFCU.org



Family Members Are Welcome to Join Too!

Spouses • Parents • Children
• Siblings • Grandparents •
Grandchildren

*APY=Annual Percentage Yield. APR=Annual Percentage Rate. A \$5 share savings deposit is required to open your credit union membership. Early payday deposit only effective for month-end paydays for participating school districts. Dividends are calculated daily and paid monthly. Fees can reduce the earnings on any account. Fixed rate VISAs will not increase while your account plan remains open. For all ECS Loans/savings: Loan approval and credit limit terms apply. Loan eligibility is based on credit history, proof of income, and collateral. Other terms are available and other terms and conditions may apply. Loan and savings rates and terms are subject to change at anytime but are accurate as of May 1, 2025. Federally insured by NCUA. Equal Housing Lender.



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