

# **EAST COUNTY SCHOOLS** FEDERAL CREDIT UNION



GROSSMONT-CUYAMACA  
COMMUNITY COLLEGE DISTRICT



La Mesa Spring Valley  
EDUCATIONAL FOUNDATION



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:

### 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\*

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

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

### Up to 4.00%<sup>APY</sup>\* eChecking Account

No Monthly Fee, No Minimum Deposit. Earn 4.00% on up to \$2,500 on deposit, 2.5% on the next \$2,500. 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. Rates current as of 05/01/2025

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

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

### "CU2U" Free Banking Delivery Service

Rather than coming to the branch, let us make a **Credit Union to You** visit to your school, office or other public location, during business hours (no cash transactions).  
Call / text 619-588-1515 or visit [www.EastCountySchools.org/cuzu](http://www.EastCountySchools.org/cuzu) to schedule

### CSESAP Line of Credit

Eligible classified school employees who contribute up to 10% of their annual pay to the CA Dept of Education's *Classified School Employee Summer Assistance Program* (CSESAP), can use the **ECSFCU CSESAP Line of Credit** to keep almost all of their monthly paycheck, to get their often 100% match!\*

### Early Direct Deposit – Why wait for PayDay?

We post payday funds early to our members (upon payday file receipt from your employer)

# 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\*

## Discount Entertainment Tickets

Available to our members online, anytime. Movie tickets available fee free in-branch or CU2U for: Regal (\$9.00 ea) & Reading (\$8.50 ea)



## 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

## 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%** <sup>APR</sup>\*

## New & Used Car Loans & Refinance

New car rates as low as 4.70%<sup>APR</sup>\* when you finance with ECSFCU using our auto buying partner New Cars Inc. Rates as low as 5.20%<sup>APR</sup>\* if vehicle purchased elsewhere.  
**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**

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

### El Cajon – Main Office

1069 Graves Ave, Ste 100  
El Cajon, CA 92021  
M/T/TH/F 9am - 5pm & Wed 10am – 5pm  
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  
M/T/TH/F 9am - 5pm & Wed 10am – 5pm  
Call or Text JOIN to 619-588-1515

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



\*APY=Annual Percentage Yield APR=Annual Percentage Rate. 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 May 1, 2025. Loan eligibility is based on credit history, proof of income and collateral. Auto 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. 05/25