



# MYPAY15

## Get Paid Twice a Month!

Employees or retirees who get paid once a month may receive half of each paycheck, **15 days early**, up to \$10,000!



My Pay15



**EAST COUNTY SCHOOLS**  
FEDERAL CREDIT UNION

# MyPay15

## Receive half your paycheck 15 days early each month!

**Receive up to** *(the lesser of):*

- 50% of your prior month's payroll/direct deposit to ECSFCU
  - Your approved **MyPay15** loan limit\*
  - \$10,000 (\$100 is the minimum)
- Automatic transfer on the 15th each month  
*(or 15 days before payday if not end of month)*
  - **No fees** to set up, **No fee** per advance
  - Transfer is paid back in full at the end of the month\*\* on payday through payroll direct deposit

\*MyPay15 is a Line of Credit. Terms and conditions apply. All requests must be approved by the loan department.

\*\*If advance is not paid back in full on payday due date, the next month's transfer will not occur. Balances remaining after the date of payroll posting on MyPay15 Line of Credit will incur an interest charge at a rate based on credit rating and as disclosed at the time of account set up. Interest begins accruing at due date.

### **El Cajon - Main Office**

1069 Graves Ave, Ste 100

El Cajon, CA 92021

Mon - Fri 9am - 5pm

Call or Text 619-588-1515



No time to come to the branch? ECS's **Credit Union to You (CU2U)** offers free pick up or delivery to your office or business Mon. - Fri. 9am-5pm (local delivery only)

**[www.EastCountySchools.org/mp15](http://www.EastCountySchools.org/mp15)**

Federally Insured by NCUA. Equal Housing Lender. Rev 07/24