

INSIGHT

A Few Words From Our CEO

Now that summer is in our rear view mirror, many of our member-owners are heading back to school with a renewed energy. Energy that is fueled by the opportunity to ignite the passion for learning that is so important for our future workforce, especially for those jobs that don't even exist today.

Wow, that's a tall order. Our East County school employees are the reason we exist, and we serve them with the same pride that they serve our sons and daughters.

To shine a light on our continual effort to meet and exceed the expectations of our member-owners, ECSFCU has been working diligently, and with input from representative groups of our member and non-member school employees to re-envision your credit union. We started last October with a Vision Planning Retreat that included our Board and Supervisory Committee members, staff, and member-owners and non-members such as Assistant Superintendents of Human Resources, as well as bargaining unit leadership.

In the coming weeks we will unveil our guiding document, "The Member Experience – A Journey of Excellence". This document is an open letter from our member-owners as to what they expect from their primary financial institution. We hope that you will review this letter along with our commitments, and share any additional thoughts you may have with our staff. After all, ECSFCU is YOUR credit union.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer



Get \$50
And We'll
Donate \$50



Paying It Forward At ECSFCU!

A gift for you - A gift for your Education Foundation

Join the credit union and get \$50*, and we'll donate \$50* to your education foundation or PTA/parent group. The credit union spirit of spreading kindness is alive and well at East County Schools FCU. Offer expires Dec. 31, 2018.

*New ECSFCU member must open a Share Savings account with a \$5 minimum deposit, plus one additional deposit or loan product, and enroll in a minimum of \$500/month direct deposit with their account. Offer good through December 31, 2018. \$50.00 will be credited after the first direct deposit is received. Receiving organization must be affiliated with a parent group or education foundation for a school or district within the membership boundaries of the credit union. All new accounts are subject to approval. Only one membership promotion may be applied per new member.

Come Celebrate With Us Thursday October 18th

12:00 p.m.-5:00 p.m. in our main branch at 1069 Graves Ave, Suite 100 in El Cajon

- Enjoy complimentary Hot Dogs and treats
- Learn more about our products and our partners
- Stop by and be in a drawing for movie tickets
- All NEW members who join that day will be eligible to win a \$200 Massage Envy® gift card*



What a great day to be a part of the ECSFCU family!

*New ECSFCU member must open a Share Savings account with a \$5 minimum deposit, plus one additional deposit or loan product, and enroll in a minimum of \$500/month direct deposit with their account. Members must be 18 years old. Raffle drawing will be held on December 3, 2018 to allow for November direct deposit confirmations. All new accounts are subject to approval. Only one membership promotion may be applied per new member.

Need Holiday Funds Fast? Watch Your Mail For Holiday Loan Checks!

Pre-approved members will be receiving a letter and check mailed to them in early November for up to \$5,000. To accept this offer, simply endorse and deposit the check! New members are eligible.

Happy Holidays! Our Holiday Loan will help you celebrate the season with cash in your pocket.

Rates
as low as
7.90%
APR*

*APR=Annual Percentage Rate. Rates and terms are subject to change based on market conditions. Rate will be determined by your credit score. Minimum loan amount is \$2,000.00. Maximum rate is 12.90%. This is a limited-time offer and can be cancelled at any time. Cannot be combined with any other offer or promotion. Eligibility is based on credit history, proof of income and collateral. Must be a member in good standing. Other terms are available, and other conditions may apply. See an ECSFCU representative for more details.



Take A Holiday From Your Loan Payment With "Skip-A-Pay"

Brighten up your holidays and skip your November, December or January loan payment.

For only \$35 you may elect to skip your Auto, Recreational Vehicle and/or Signature loan payment. Visit www.EastCountySchools.org and print the Skip-A-Pay application and return it to the credit union before the due date of the payment you would like to skip.



Simplify Your Life

East County Schools CU Is Your One Stop For All Your Financial Needs

- Access to 30,000 surcharge-free Co-Op ATMs including most 7-Eleven stores in the US.
 - eChecking includes up to 4.00% APY* interest
 - Robust mobile banking app and mobile deposit
 - Our credit union comes to you – CU2U
- We can open new accounts and provide any non-cash transactions that our members would request in-branch, while on campus.
- Call us today at (619) 588-1515 or request an appointment online!

*APY=Annual Percentage Yield. 4.00% APY paid on the first \$2,500 on deposit. 2.50% APY paid on balances between \$2,500 and \$5,000. 0.25% APY paid on balances between \$5,000 and \$10,000. 0.10% APY paid on balances over \$10,000. Dividends are calculated daily and compounded and paid monthly. Please refer to our Truth-in-Savings Disclosure for all applicable disclosure information. On any month you do not meet the requirements, you will not be paid a dividend but there is no fee incurred for not meeting the requirements. Existing Regular Checking accounts may be converted to an eChecking at any time.



Your Debit Card Is Also Your ATM Card!

- Enjoy free access to 30,000 Co-op ATMs across the country including most 7-Eleven Stores



FREE Point-of-Sales Cash Back (at most merchants)

Fight Fraud – Check Your Statements Regularly

- **Safety.** Check your transactions regularly to be sure that there are not any that you don't recognize. East County Schools has a number of anti-theft and security measures in place to protect your accounts. However, you are an important level of defense. Sometimes fraudsters will charge a very small amount first, to see if you notice.
- **Catching mistakes.** View your month as a whole to confirm that your deposits, bill pays and withdrawals are for the amounts you intended.
- **Make sure we can reach you.** Confirm your email and phone information at the credit union so we can contact you if the Fraud Department sees suspicious activity.



Warning! The back of this check contains a simulated watermark.

X

Byron P. J.

FOR MOBILE DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

Don't Forget!

It is now required to add the words **"For Mobile Deposit Only"** to the back of your check, under your signature, in order for your check to be accepted for deposit through our mobile app.

Holiday Closings

- Thanksgiving – Thursday, November 22
Friday, November 23
- Christmas Eve – Monday, December 24
Tuesday, December 25
- New Year's Day – Tuesday, January 1



Annual Meeting February 20, 2019

Board Of Directors – Nominations And Elections

Two (2) seats on the ECSFCU Board of Directors will be filled at the next Annual Membership Meeting on Wednesday, February 20, 2019. ECSFCU bylaws require a minimum of two members to be nominated for each vacancy. Nominations can also be made by petition from members.

The deadline to submit nominations and petitions is Friday, November 9, 2018. All nominations must include a signed certificate from the nominee stating that he or she will serve if elected. Printed ballots will be sent to all members in January 2019. Should there only be one nominee for each vacancy, there will NOT be an election by ballot and no nominations from the floor will be accepted at the annual meeting.

Qualifications should be submitted in a written statement of 100 words or less to the Nominating Committee at:

East County Schools FCU
Attn: Nominating Committee
PO Box 20400
El Cajon, CA 92021



El Cajon - Main Office
1069 Graves Avenue, Suite 100
El Cajon, CA 92021-4573
Monday - Friday: 9 a.m. - 5 p.m.

La Mesa Village
8313 La Mesa Blvd.
La Mesa, CA 91942-0217
Monday - Friday: 11 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

