



**Surveys  
Available  
November 1;  
Due By  
December 5**

## Win A Fully Paid 2020 Trip To Imperial Russia

This is the 12th consecutive year that ECSFCU has sponsored The East County Chamber's Educators Tour – AND paid for one lucky member's trip. Sound enticing? All you need to do to enter is fill out a member survey and return it by December 5, 2019. The survey will be available November 1. As a member-owner, you will receive the survey via email and it will also be posted online for convenience.

### BONUS Entries!

Member-owners with a checking account receive four additional entries and those with at least a \$10,000 outstanding loan receive an additional five entries, once the survey is completed. You can get up to 10 chances to go to Russia for FREE!

## INSIGHT

### A Few Words From Our CEO

As I made my way around our East County School Districts leading up to the start of the new school year, I am often asked by newly hired school employees what makes us different than other credit unions. While we have many answers to this question, it always boils down to our "school employee benefit" business model. Let me share our newest example that addresses a unique opportunity for eligible Classified Employees.

The California Department of Education has developed a one-time financial assistance program for eligible Classified Employees who elect to set aside as much as 10% of their annual salary in order to receive the proceeds, including a "Dollar-for-Dollar Match" in the summer of 2020. While this sounds great, we at ECSFCU knew that it would be difficult for many of the eligible employees to participate in this plan, especially at the maximum level. That is when ECSFCU went to work to create a Classified School Employee Summer Assistance Program Line-of-Credit that would make a monthly advance equal to the CSESAP contribution, thereby allowing them to participate at the maximum level without a drop in their monthly income.

This is just one more example of the East County Schools Federal Credit Union Difference.

I hope to "C U" soon,

Steven A. Devan  
President & Chief Executive Officer

### Not Currently A Member? Not A Problem!

It's easy to become an ECSFCU member! Learn more about membership and contest rules at [EastCountySchools.org/ET](http://EastCountySchools.org/ET). JOIN and you just may be the lucky winner!



## Free Down Payment Assistance Home Buying Seminar - for East County Education Community & Family

Presented by the experts at



**TEAM PUENTE**  
@ POINT mortgage  
"A Mortgage Bank"

This ECSFCU free class will be led by branch manager and CalHFA Lending Hero Stephany Puente, who will offer an understanding about down payment assistance (DPA) programs and home buyer grants. Stephany will explain the DPA programs, how they function and which program might be right for you and your family. East County Schools lending officers will also be on hand to answer questions. Members and guests, please bring questions regarding down payment assistance programs and let us know how we may assist you.

We invite you to attend this free class on Wednesday, October 23 from 5:30 - 6:30 pm at our El Cajon branch: 1069 Graves Avenue, El Cajon, CA 92021.

Please register to reserve your seat and refreshments at  
**[EastCountySchools.org/Seminars](http://EastCountySchools.org/Seminars)**,  
in-branch or by phone at **619-588-1515**.

## Celebrate Credit Union Day With ECSFCU

Thursday, October 17, 2019

We celebrate the educational community of East County – the members we have had the privilege to serve since 1956 here at East County Schools Federal Credit Union! Providing exceptional service and unique products tailored to the education community; plus, high interest savings and checking accounts and low interest auto, home and credit card products are just a few of the reasons we are celebrating! On October 17th we celebrate YOU, the education community, and the families we serve.

Cupcakes will be served throughout the day from 9 a.m. – 5 p.m. at our El Cajon branch – come in for a sweet treat!





## Board Of Directors – Nominations And Elections

Three (3) seats on the ECSFCU Board of Directors will be filled at the next Annual Membership Meeting on Wednesday February 19, 2020. ECSFCU bylaws require a minimum of two members be nominated for each vacancy. Nominations can also be made by petition from members. The deadline to submit nominations and petitions is Friday, November 8, 2019. 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 2020. 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

## Member Spotlight

A year ago, Elsa Perez got some great news. She was a newly hired Cajon Valley Union School District employee.

A year ago, Elsa Perez got some news that she had been hoping for. She was a newly hired Cajon Valley Union School District employee, however, she only had one week to move from Texas to San Diego to fill the urgently needed position. That meant packing her car with whatever would fit, renting an Airbnb for one month and taking a leap of faith that this was the path she was meant to be on.

Moving has a lot of expenses, as we all know. Fortunately, during her new employee orientation, Elsa learned about ECSFCU's Advance Payroll Loans. "I knew that my first paycheck wouldn't come for about 6 weeks, so I inquired about this membership benefit."

Advance Payroll Loans are available to new school district employees and are designed to bridge the gap between the employee's start date and his/her first paycheck. When Elsa met with ECSFCU's branch manager, Tammy Rahders, she explained her situation and Tammy said, "We are here to help!"

"They gave me a chance, and a sense of relief so that I could focus on my new job," Elsa says about the \$5,000 loan she received that day. Since then, she has also taken advantage of ECSFCU's 0% \$500 classroom loan and has received a car loan as well.

"My loan payments are taken directly from my paycheck, which is helping to ensure that I am on track to be able purchase a home in the next few years. "When I asked Tammy if she thought it was possible, she said 'absolutely!'"

In addition to the support she has received, Elsa says that she also appreciates the kind reception she gets from the ECSFCU staff who all know her name when she visits the branch. "It's like small town banking," that reminds her of the small Texas town she moved from.



"When I asked Tammy if she thought I could really get there she told me, 'absolutely!'"

## Equity Access Line Of Credit

Rates As Low As

2.95%  
APR\*

for 13 months!

As low as 5.75% APR\*  
thereafter



Your home's equity is a valuable resource you can put to work for you with a Home Equity Line of Credit

Use your home's equity to:

- Make home renovations
- Take a dream vacation
- Pay for college
- Buy a new vehicle
- Consolidate debt
- Anything you want!

No Appraisal  
Fees and  
No Account  
Opening Fees

\*APR = Annual Percentage Rate. Valid up to \$250,000.



## Take A Vacation 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 **EastCountySchools.org/SkipAPay** 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. All loans/accounts must be in good standing in order to Skip-A-Pay.

Earn  
4.00%  
APY\*

## Saving For Summer 2020

No dollar limit – up to your entire paycheck

If you haven't yet, it's time to start planning for summer 2020! With the Summer Savings Account from ECSFCU, you can earn 4.00% APY\* on funds that you direct deposit from your paycheck during the school year and then receive an extra paycheck in mid-July. Plus your family members are also eligible to participate!

\*APY = Annual Percentage Yield. Dividends are calculated daily and credited monthly. Direct Deposit from your employer and eStatements are required.

## Holiday Closings

Veterans Day – Monday, November 11

Thanksgiving – Thursday, November 28

Thanksgiving Friday – Friday, November 29

Christmas Eve – Tuesday, December 24

Christmas Day – Wednesday, December 25

New Year's Day – Wednesday, January 1



### 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.

Phone (619) 588-1515 | Fax (619) 588-2197  
[www.EastCountySchools.org](http://www.EastCountySchools.org)

