

ECSpotlight

NEWS OF INTEREST
WITH OUR MEMBERS IN MIND

Winter 2021

INSIGHT

A Few Words From Our CEO

On behalf of the staff,
Management Team, Supervisory
Committee and Board of

Directors, I want to wish you and
your family all the best in 2021, starting with
hopes for a pandemic-ending vaccine. School
employees, parents, and first-responders in
every field have my special thanks and great
admiration for their incredible efforts and
successes big and small during 2020.

In an effort to allow hardworking school
employees to not just survive, but THRIVE in
2021, we are introducing an innovative school
employee benefit called MyPayNow. This new
app-based product is an exclusive collaboration
between PayActiv, the leader in the Earned Wage
Access industry and East County Schools FCU.

MyPayNow is a free service offered by ECSFCU
for ECSFCU members, to provide school
employees fee-free access to their "Earned
Unpaid Wages" up to \$1,000 each month, prior
to payday.

Whether this service is used to relieve financial
stress caused by a once-a-month paycheck
system, or used strategically to make semi-
monthly mortgage payments in order to
shorten the life of your home loan without
increasing your monthly mortgage payment,
this new benefit from ECSFCU could save our
school district member-owners hundreds - if
not thousands - of dollars annually, and it is
completely free.

MyPayNow ... AskUsHow

Happy New Years, and I hope to "C U" soon,

Steven A. Devan

President & Chief Executive Officer



Shred Day is Back

Join us on Saturday, January 30th from
9:00 am-noon for a **FREE Shred Day!**

This event is open to all members and
school district employees. Bring your boxes
(8 maximum) to our El Cajon Branch and
watch as your sensitive documents are
shredded on-site. In order to keep everyone
safe at the event, we ask that you please not
attend if you aren't feeling well. For those in
attendance, please wear a mask that covers
your nose and mouth and maintain six feet of
social distancing from others.

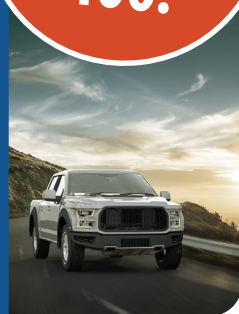
Move Your Auto Loan to ECSFCU and Get \$100!

Is saving money at the top of your resolutions list? We're
here to help. For a limited time, when you bring us your
auto loan from another lender, **we'll give you \$100*** -- just
because! Put that money aside for a rainy day or save it for
the perfect night in. No matter what you use the money for,
you'll be glad you made the move to ECSFCU! Plus, as an
added bonus, make **no payments for up to 90 days!***

Get pre-approved online now at EastCountySchools.org!

*See credit union for details

Refinance by
January 31,
2021 and get
\$100!*



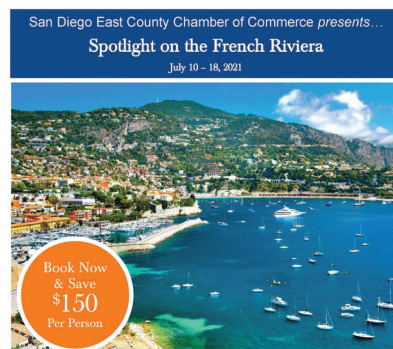
WIN a fully paid trip to the French Riviera or a tour of U.S. National Parks!

We are feeling confident in the safety of travel by July 2021 and have finalized our Educator
Tour trip destinations. Our travel insurance covers all pandemic-related and change-of-
mind cancellations. All members and non-members are welcome to join in this East County
Chamber, ECSFCU sponsored annual tradition.

This year's scheduled trips are:

July 10-18, 2021 -- French Riviera

Uncover the chic resorts, sun-soaked
beaches, and elegant allure that attracts
the rich and famous to Nice, France.



Book Now
& Save
\$150
Per Person

July 18-25, 2021 -- US National Parks

Journey through the stunning views
of Yellowstone, Grand Teton, and Mt.
Rushmore in the American West.



Book Now
& Save
\$100
Per Person

Learn more via an *Information Meeting* on January 20th or February 24th at 6:00 pm. Call
619-588-1515 or check our website for the status of in-person vs. Zoom meetings.

To say "thank you" to all East County Schools FCU member-owners, we will be conducting
a drawing to send a lucky ECSFCU member-owner on one of these two July trips. Contest
rules and information, along with a short online survey that is required for entry into this
contest, will be found online beginning January 4, 2021. New credit union members are
welcome -- join and complete the survey by February 8, 2021.





Annual Meeting and Board of Director Elections

Wednesday, February 17, 2021, at 5:15 pm

Due to the COVID-19 pandemic, the East County Schools FCU 2020 Annual Meeting will be held virtually via Zoom on **Wednesday, February 17, 2021** at 5:15 pm. All ECSFCU member-owners are welcome to join. This is the perfect opportunity to receive an update on the state of your credit union from the comfort and safety of your home.

Information on how to connect to the Zoom meeting will be on our website home page or type "annual meeting" into our search bar.

The Annual Meeting will include the results of our Board of Director Elections. Election ballots and voting information will be distributed in January. All ballots must be received by Friday, February 12, 2021. We encourage your participation in the election process and look forward to Zooming with you on February 17!

It is now even easier to communicate with our ECSFCU Member Service staff.

You've asked, and we listened. Our main phone number, **619-588-1515**, can now accept texts and our member service representatives can communicate with you that way during business hours. **Remember, please do not text us confidential information.**

- Text **APPLY** for a loan application link
- Text **RATES** for our current savings or loan rates
- Text **JOIN** for a membership application link



*Message and Data rates may apply.

Meet Ashley!

While we continue with half our staff working from home each week, Ashley is the voice on the phone who directs member calls to our virtual staff. Her favorite thing is when members recognize her voice, say "hi", and ask about the staff in the branch. Naturally upbeat and friendly, Ashley loves when regulars call who she misses seeing in person, and when members come into the branch and ask to meet her. In her pre-COVID days, you could find her attending pop-culture conventions like Comic-Con, bonfires, bowling, and exploring San Diego. ECSFCU is grateful for staff like Ashley, who strives to have a personal connection with members, even when we can't all be in person!



Two Easy Tasks that Keep Your Financial Affairs in Order



Add or Update your Beneficiaries on all your Financial Accounts

Relationships change over time – but do your credit union accounts reflect those changes? Print the Account Information Change Form from our website and drop it off or mail it in. Call **619-588-1515** to ask if your information is current.

Complete a Recent Transaction for Every Account

Accounts go dormant when not used. Accounts that normally don't have fees may start incurring fees, and eventually the funds from dormant accounts get sent to the State of California treasury department. This is called escheatment. The funds sit in unclaimed property funds. This can happen to an account even if you use OTHER accounts at that institution regularly. Make a deposit or withdrawal from each of your accounts. You can set a \$1 direct deposit to accounts you rarely use to keep them active.



Don't Be a Victim of Fraud

It seems as though scammers are getting sneakier and sneakier these days. Be sure to keep your identity safe! Remember to protect your PIN when using your debit card, use your debit card as a credit card when possible, and properly dispose of sensitive documents that may contain sensitive information such as your social security or account numbers. ECSFCU will never call and ask for this information over the phone.

Faster Tax Refunds

Got plans for your tax refund? See it up to three weeks sooner by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your account. Simply give your tax provider your 14 digit account number and ECS routing number: **322276509**



Holiday Closings

Martin Luther King Jr. Day –
Monday, January 18th

President's Day – Monday, February 15th



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

