

INSIGHT

A Few Words From Our CEO

As I am preparing my message for this issue of ECSpotlight, I am reflecting on the 1-year anniversary of the pandemic Stay-At-Home orders.

Who could have imagined our lives would be changed so quickly, and for so long?

At ECSFCU, we operate a school employee benefit business model and we feel honored to focus so much of our efforts in support of all school employees that have worked diligently to minimize the disruption in the lives of the students they care for with such passion and commitment.

With the recent trends pointing in a positive direction, and vaccinations signaling a safer tomorrow, we stand ready to regain a sense of normalcy, where smiles can be seen and enjoyed once again.

Speaking of trends in a positive direction, we officially launched our first-of-its-kind "Salary Advance" program known as MyPayNow. MyPayNow is available to all employees of the Cajon Valley Union School District, and we are actively promoting this no cost Financial Wellness Benefit throughout our East County school districts.

MyPayNow is just the latest example of how we strive to make a difference in the lives of all Certificated, Classified and Administrative employees that work tirelessly for the benefit of students of all ages.

MyPayNow
...
AskUsHow

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

Congratulations to our 2021 Educator Tour Survey Contest Winners!

As always, the large number of contest entries confirms the interest these trips continue to have with our members. The credit union also uses the survey data collected each year to focus and improve the way we do business. It's a win-win-win!

- *Educators Tour to the French Riviera Winner – Karen Gorence*
- *\$100 Gift Card Winner – David Kinports*

Spotlighting Mrs. Tami Johnson, Cajon Valley USD Counselor

When the pandemic began, Cajon Valley Union School District's Mrs. Tami Johnson knew that counseling would have to pivot fast to meet the social and emotional needs of students and parents. Their team came up with an online Help Slip system that is now featured on the cajonvalley.net home page. The system allows all students and parents to access counseling services in a more direct way than the system pre-pandemic. Counseling also created playlists to help with the stress of being at home, sent weekly to students electronically with a wellness activity, and a link to the Help Slip. The response has been overwhelmingly positive by students who view these resources in greater numbers than ever anticipated. We are so proud to serve East County School District employees like Mrs. Johnson!



Note: This CVUSD counselors photo was taken in February 2020 at CounselorCon

Summer is Better with an Extra Paycheck

Sign up for a Summer Savings Plan

This great deal is open to all credit union members with direct deposit who would like to receive an extra paycheck this summer. It's easy! All you have to do is choose an amount to be taken from your direct deposit. You control the monthly contribution and we'll take that money and set it aside in a savings account. Earn 4.00 APY* on your balance and we'll send you an extra paycheck in July!

Need access to your money sooner? Withdraw from your account anytime in-branch without a fee. Find out more at EastCountySchools.org/SummerSavings.

**Earn
4.00%
APY***

*APY = Annual Percentage Yield. Dividends are calculated daily and credited monthly. Direct Deposit from your employer and eStatements are required. Members must maintain a minimum balance of \$5.00



Spruce Up Your Space

Over the last year, your home has turned into your office, a school, and your entertainment hub. When was the last time you gave it some TLC? With a Home Equity Loan or Line of Credit from East County Schools FCU, you can borrow from the equity you've put into your home to make improvements and upgrades. Or, use the money to pay for things outside of the house like a wedding or education expenses. The possibilities are endless. See which option works best for you at EastCountySchools.org/HELOC.

Thomas H. Gould/Paul R. Marsh \$1,000 Scholarships Available

High school seniors who are graduating in 2021 from any high school district and will be enrolled as a full-time student at an accredited college or university this fall are eligible to apply for one of two \$1,000 scholarships. Students who are not ECSFCU primary account holders are eligible to apply if a parent, grandparent, or immediate family member is an ECSFCU member. Good luck!

Apply online at EastCountySchools.org/Scholarships.





Meet Board Member, Rachel Kenny

To explain what our Board of Directors do and how they serve the credit union, we sat down with Rachel Kenny for her thoughts on being an ECSFCU board member.

Why is being a board member important to you?

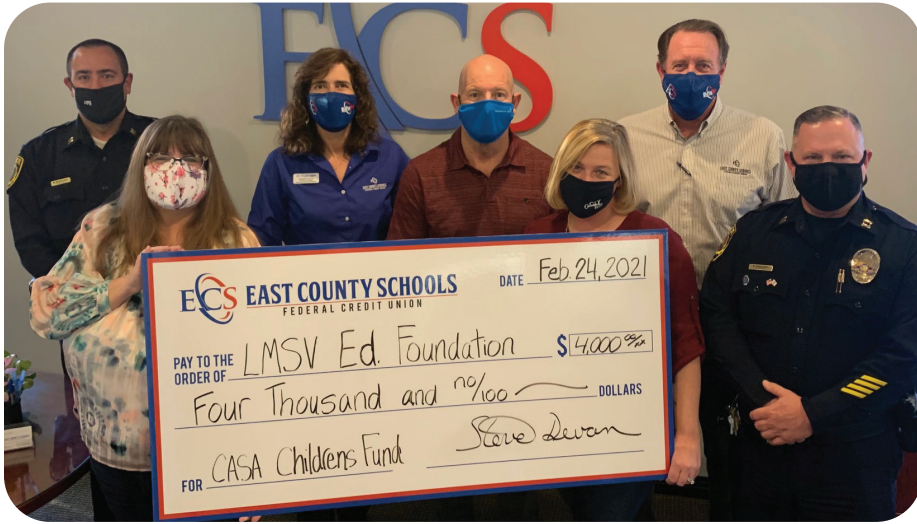
"Being a board member is important to me because as a product of East County Schools, I get to give back to the teachers and administrators who made me who I am today."

What skills are needed to serve on the Board of Directors?

"Board positions require business and financial acumen and attention to detail."

Why is the Board important to the credit union?

"Our role as a board is to protect the assets of the member-owners, approve the policies and procedures of the credit union, and provide the oversight to make sure they are followed. We need to be proactive in determining our strategic goals. Are we meeting the needs of the members today but are we also looking forward to meet the needs of the members in five years?"



La Mesa-Spring Valley Education Foundation Children's Fund

ECSFCU was recently announced as 1 of 25 credit unions to win \$4,000 to donate to a charity in PSCU's Credit Union Give Back Sweepstakes. With this money, East County Schools was proud to present a \$4,000 check to the La Mesa-Spring Valley Education Foundation to help their mission of supporting children and families in need.

Talk With an Expert!

Buying your first home can be overwhelming and even refinancing may bring up many questions. East County Schools makes it easy! Call and talk with our lending experts who can answer your questions, explain the process and spell out your first steps. Call to get pre-qualified before you house shop or learn about Down Payment Assistance programs you may be eligible for by calling 619-588-1515 and ask for Lending or visit EastCountySchools.org/HomeLoans.



2020 Annual Report Available

Our 2020 Annual Report is now available. View and download your copy online at EastCountySchools.org/Annual-Report.



Presenting Our 2021-2022 Volunteer Board of Directors

Patricia Floyd, Chairman

Dr. Ezequiel Cárdenas, Vice-Chairman*

Scott Buxbaum, Treasurer*

Rachel Kenny, Secretary

Paul Schnaubelt, Director

*Elected to a two-year term at our February 17, 2021 Annual Meeting.

Holiday Closings

Memorial Day – Monday, May 31st

Independence Day (Observed) –
Monday, July 5th



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Credit Union to You (CU2U)
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Monday - Friday: 9 a.m. - 5 p.m.
619-588-1515 Call or text to schedule

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