

## INSIGHT

### *A Few Words From Our CEO*



By the time you read this we will be well into our June 15, 2021 reopening after 15 months of pandemic restrictions. As I reflect back on that time, I wanted to share a few thoughts about this experience.

First of all, I am grateful for the patience and engagement from our member-owners for being so flexible as we closed our branch offices in La Mesa and El Cajon and operated exclusively with curbside service, eliminating the need to get out of your car.

Secondly, I am grateful to our school employee heroes. My wife is a teacher in Escondido and I've seen first-hand the amount of effort, innovation and commitment that was needed from every school employee to make the best of a bad situation in order to positively impact their students. It is my hope that through the past year, they have learned lessons about life that are greater than those that could have been taught from a textbook or online course.

Finally, I want to thank the incredible ECSFCU staff that worked alternate weeks in the office and at home to serve our members in a way that ensured that we would always have a healthy staff to provide unsurpassed service. Their input on how best to serve our member-owners was a true testament to the culture we employ here at ECSFCU – “A CEO At Every Desk”.

I hope that you all enjoy the most well-deserved summer break that the education industry has ever known.

I hope to “C U” soon,

Steven A. Devan

President & Chief Executive Officer



## Text Us for Customer Service Assistance or Use KEYWORDS!

Did you know you can text any of these keywords\* to 619.588.1515 for answers to common questions about ECSFCU services.

**APPLY** – Apply for a Vehicle Loan, Home Equity, Credit Card, Classroom Loan, Advance Payroll or Personal Loan from your mobile device



**ATM** – Find a no-fee CO-OP or ECSFCU ATM

**AUTO** – Learn about new or refinance options

**CALCULATOR** – Enter your data into one of our Auto, Loan, Credit Card, Mortgage or Savings calculators

**FRAUD** – 24/7 ability to report unauthorized access on your debit or credit card

**HOURS** – View our address and hours

**JOIN** – Receive a link to our user friendly mobile application

**LITERACY** – Learn more from our library of savings, retirement, budgeting or loan modules

**LOST** – 24/7 reporting of a Lost or Stolen debit or credit card

**MYPAYNOW** – Access money you've already earned. Employees of enrolled school districts can get up to \$1,000 each month

**RATES** – Find out our latest deposit and loan rates

**RESET or PIN** – Reset the PIN for your debit card

**ROUTING** – Our routing number is 322276509, but we can text it to you, too

**SUMMER** – Learn the details about how to start earning dividends on money set aside for a summer paycheck.

**TEEN** – Learn about our account for 13-17 year olds and the Good Grade \$10 Reward

\*Message and data rates may apply

## If You Suspect FRAUD on Your Debit Card...

Contact the credit union immediately!

Call our fraud toll-free number **1-888-918-7313** as soon as you are aware or text FRAUD to our main phone number 24/7 and the toll-free number will be sent to you. A fraudulent transaction means that you had no knowledge of who used your card and you were not aware of the transaction. Failure to notify East County Schools FCU within **60 days** could mean you will be liable for the entire amount. Notifying us promptly can help prevent additional fraud from occurring. The best way to catch fraud is to monitor your account frequently.



## Debit Card Disputes

When you disagree with a merchant about a charge they made to your debit card, this is a cardholder dispute. Examples include when you canceled a transaction, but the merchant still charged you, when a merchant charges you twice for an item, or if a returned item does not get credited.

If you need to dispute a transaction, you must contact the merchant to resolve the issue prior to contacting ECSFCU. Keep all your documentation such as receipts and letters. Unresolved disputes must be reported to us within 60 days of the charges. We will ask you to fill out a dispute form and advocate on your behalf with Visa®.



Keep Your  
Class Fully  
Stocked

Apply online @  
[EastCountySchools.org](http://EastCountySchools.org).

## Teacher Classroom Loan

Borrow up to **\$500**  
at **0%**  
Annual Percentage Rate



### Meet Nada (pronounced Neh-dah) and Jany

Here's what two of our Member Service Representatives say about working with ECSFCU members.

"Our members get excited to see us when they come in and we're excited to see them too. Because we personally answer our member phone calls, see them in the branch, and we are a small credit union, members know us and we know them. Nada and I know our members' kids and families and they know about ours", said Jany.

"We feel very protective of our members and our members trust us and feel safe here. For example, we know which members might need us to come out to their car because

they can't come in. More than once, we've recognized when something didn't seem 'right' about a member, and prevented fraud from occurring", they shared.

Nada has been with ECS for 7 years and Jany is responsible for our new accounts and has been with the credit union for nearly 9 years. Outside the credit union they both enjoy spending time with their families.



## An Auto Loan with You in Mind

Stop sacrificing style for savings.

No matter what kind of car you're on the hunt for, when you look to East County Schools FCU for your next auto loan, you can be sure you're driving off the lot in a car, truck, or SUV that matches your personality and your budget. Plus, take advantage of:

- Same low interest rate for new and used vehicles
- Refinance a higher-rate loan from another lender
- No payments for up-to 90 days
- Easy remote options for all paperwork

Get pre-qualified before you shop to ensure you're getting your best rate and to have more bargaining power at the dealership!

Learn more and explore your options at [EastCountySchools.org/Auto](http://EastCountySchools.org/Auto).



Ask us about  
our RV and  
Boat Loans!



## Ticket Discounts

Get more out of your ECSFCU membership and save on your summertime fun. As the world opens up this summer, get exclusive access to discount tickets to places like **SeaWorld, iFly, Knott's Berry Farm, Legoland** and much more. Tickets may be purchased and viewed 24/7!

Discounted AMC and Regal Cinemas movie tickets are also available in our El Cajon branch or may be delivered via our CU2U free service.

## Congratulations to Our \$1,000 Scholarship Winners

East County Schools FCU awarded \$1,000 each to the following Thomas H. Gould/Paul R. Marsh Scholarship recipients for their outstanding character, merit and campus and community activities.



Sara Cortes of Granite Hills High School will be attending UCLA.



Hafeez Merali of El Capitan High School is heading to Harvard.

## Holiday Closings

Independence Day (Observed) –  
Monday, July 5th

Labor Day – Monday, September 6th



**El Cajon - Main Office**  
1069 Graves Avenue, Suite 100  
El Cajon, CA 92021-4573  
Monday - Friday: 9 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 or text to schedule

Call or text (619) 588-1515  
Fax (619) 588-2197  
[EastCountySchools.org](http://EastCountySchools.org)

