



## INSIGHT

*A Few Words From Our CEO*

As East County Schools Federal Credit Union begins its 67th year of serving East County school employees and their family members, I wanted to share some of our successes over the years.

Due to our focus on serving as a school employee benefit, a significant part of our successful growth strategies is the relationship building among the districts and bargaining units here in our East County region.

In 2005 we started serving the needs of the GUHSD's Fiscal Services Department, and since that time we have grown to become the leading financial institution serving our East County school districts and charter schools by providing deposit services, bus and other equipment leasing services, merchant card services, and bond campaign committees.

Working with district and bargaining unit leadership has allowed us to learn first-hand the ever changing needs of our Field-of-Membership, our school employees and their family members.

As such, East County Schools Federal Credit Union became the very first financial institution in the country to offer all of our once-monthly payroll and retirement recipients our MyPay15 service that converts their monthly "pay cycles" to twice-a-month, at no cost. At ECSFCU we strongly believe that it is "better to have and not need it, than to need it and not have it". Besides, who can put your money to work for you, better than you?

Best wishes to all for a successful 22/23 academic year.

I hope to "C U" soon,

Steven A. Devan  
President & Chief Executive Officer

## Travel With Us!

### Educators Tour of Italy – Summer 2023

Join school district employees, friends & community next Summer from **July 19 – 28, 2023** as we embark on a captivating journey that will take us from the piazzas of **Rome** to the canals of **Venice**. Discover the rolling hills of the scenic **Tuscan and Umbrian** countryside. Explore medieval hill towns and visit **Assisi**, the birthplace of St. Francis. Spend time at a historic winery in the heart of the **Chianti** region and enjoy a chef-led cooking class with lunch.

Discover the masterpieces of the Renaissance in **Florence**.

See glass transformed into exquisite art on **Murano Island**.

Linger in iconic **Venice** for 2 nights. Take in the lively city of **Milan**.



ECSFCU is a proud sponsor of this East County Chamber trip. Visit [EastCountySchools.org/ET](http://EastCountySchools.org/ET) for the complete brochure, to register for the trip or the Information Meeting on **Wednesday, October 12th at 6:00pm** at the Credit Union (RSVPs appreciated).

## Bringing Convenience to ALPINE!

Getting cash, surcharge-free, is now a lot easier for East County Schools FCU members!

Our latest Co-Op ATM is just off Highway 8 at the Tavern Road exit in Alpine. Conveniently located in the new Liberty Charter High School parking lot. This ATM provides surcharge-free withdrawals to ECSFCU members and anyone with the Co-Op logo on their debit card. Visa, Star, Plus, Discover and American Express cards are also accepted, however you may be charged a usage fee.

**Text ATM to  
619-588 1515  
to find a  
no-fee ATM  
near you!**



## Outstanding Career Technical Education Community Partner



Community Partner Recognition:  
**Steve Devan and Karen Fleck**  
with East County Schools Federal Credit Union

East County Schools FCU was proud to be recognized by the Grossmont Union High School District for the 2021-22 school year as their **Outstanding Career Technical Education Community Partner** for the year!



## Board Of Directors – Nominations And Elections

Four (4) seats on the ECSFCU Board of Directors will be filled at the next Annual Membership meeting on **Thursday, February 23, 2023**. ECSFCU bylaws require a minimum of two members be nominated for each vacancy. Nominations can also be made by a petition from members. The deadline to submit nominations and petitions is Friday, November 11, 2022. All nominations must include a signed certificate from the nominee stating that he or she will serve if elected. Ballots will be sent to all members in January 2023. 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.



## Tis the Season for **FREEZIN'** Your Loan Payments!

Warm up to a stress-free holiday and skip your November, December or January loan payment.

For only \$35 each, you may elect to skip your Auto, Recreational Vehicle, Boat and/or Signature loan payment. Simply complete the 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 and all requests to skip a payment must be approved by the Loan Department.



Visit [EastCountySchools.org/SkipAPay](https://EastCountySchools.org/SkipAPay) for all terms and conditions.  
Text **SKIP** to 619-588-1515 for the application today!



## TEEN Checking Accounts

Perfect for ECSFCU members ages 13-17.

Opening an account for your teen is important because understanding how bank accounts, debit cards and finances work will help your teen make better decisions related to managing their money as they become an adult!

**No minimum balance or monthly fees!**

Visit [EastCountySchools.org/Teen](https://EastCountySchools.org/Teen) or text **TEEN** to 619-588-1515

## Move Your Auto Loan to ECSFCU

Make **NO PAYMENTS FOR 90 DAYS** and see how much you can save each month with rates as low as **1.74% APR\***!

Get pre-approved online now at [EastCountySchools.org](https://EastCountySchools.org) or text **APPLY** to 619-588-1515.



\*APR=Annual Percentage Rate. Vehicle and Loan Applicant must qualify for the loan. Rate includes 0.50% discount for automatic payments from an ECSFCU checking account and 0.50% discount for buying through NewCarsInc. Actual rate and payment will depend on factors such as loan term, down payment (if any) and applicant creditworthiness. Mileage restrictions and other terms and conditions apply.

## Holiday Closings

Veterans Day – Friday, November 11th

Thanksgiving – Thursday, November 24th

Day After Thanksgiving – Friday, November 25th

Christmas Day – Monday, December 26th

New Year's Eve – Friday, December 30th

(closing at 1:00 p.m.)

New Year's Day – Monday, January 2nd



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 to schedule

Phone (619) 588-1515 | Fax (619) 588-2197

[www.EastCountySchools.org](https://www.EastCountySchools.org)



## Get Paid Twice Per Month

Employees or retirees who get paid once a month may receive half of each paycheck, 15 days early, up to \$10,000 each month with MyPay15. No fees to set up and no Fee per advance.

Visit [EastCountySchools.org/MP15](https://EastCountySchools.org/MP15) for more information.

\*MyPay15 is a Line of Credit. Additional terms and conditions apply and all requests must be approved by the loan department. If advance is not paid back in full on payday due date, balances remaining after the date of payroll posting will incur an interest charge at a rate based on credit rating and as disclosed at the time of account set up. Interest begins accruing at due date.