

## INSIGHT

### A Few Words From Our CEO

At this time of year, we generally look fondly over the past 12 months and share our gratitude for all that we have accomplished, or been fortunate enough to experience.

While this mindset may be a little more difficult this year than in years past, I for one have many blessings to share.

Working at this credit union for the past 18+ years has not caused me to be complacent in WHAT we do, who I have the good fortune we do it WITH, and most importantly, who we do it FOR.

I often speak with my counterparts at other financial institutions about some of the struggles we all face in our professional lives. Their biggest obstacle is creating and maintaining their "Differential" and culture of "Purpose" throughout all of their staff members.

While I can see how that could be a constant challenge for all institutions that try to provide "all things to all people", that is simply not the case at ECSFCU. Our entire staff is highly skilled in service to all school employees and their family members, and our depth and breadth of education-centric products and services are laser-focused in support of our School Employee Benefit business model. This is how we have created a culture of service for our member-owners. It is simply who we are.

In closing, 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 2022, starting with an end to the COVID pandemic. School employees, parents, and first-responders in every field have my special thanks and great admiration for their dedication over the past two years.

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

Steven A. Devan  
President & Chief Executive Officer



## Add ECS Credit and Debit Cards to Your Digital Wallet

Add your ECS Debit and Visa® Platinum credit card to your mobile wallet so they go where your mobile devices go; they can even be loaded to your smartwatch or Fitbit. Digital wallets like Apple Pay, Samsung Pay, and Google Pay have a built-in security feature called "tokenization" that keeps your debit or credit card number a secret when you make a purchase. In essence, when you pay for an item, instead of sending your actual card number to the merchant, the digital wallet generates a token made up of random numbers to process the payment, while your personal information remains secure.

### Convenience and safety!

Call or text us at **619-588-1515** and we can walk you through it.

Save the Date

SHRED DAY is  
Saturday, January 29th  
9:00 a.m. - 12:00 p.m.

Bring your sensitive paper documents (up to eight copy paper-sized boxes) to our El Cajon Branch and watch as they are shredded on-site. It's a drive-thru event, you may stay in your vehicle and we will unload your boxes or bags. This is free event is open to all ECSFCU members and school district employees. We are pleased to assist in disposing of your confidential documents. SHRED DAY is Saturday, January 29th 9:00 a.m. - 12:00 p.m.

## Young Adults Falling Victim to Scams

Many people assume that fraudsters are only targeting our senior population in their attacks. More and more, it is our tech-savvy youngest adults who are quick to click on an email link, agree to an online job, or accept an unusual payment – only to find out in an expensive way, that they have been scammed. Parents, grandparents, and educators need to spend time sharing financial safety information with the young people in their life. Here are a few tips from some of the common scams we are seeing at ECSFCU:

- *Businesses write checks from business accounts. Beware of personal checks used for payroll*
- *The signature on a check should match the preprinted name in the upper left corner*
- *A check is not valid if it is emailed to you*
- *Legitimate businesses will never overpay you on purpose and expect that you will return some of the money in cash, gift cards nor cryptocurrency*
- *If there's ever any question as to the legitimacy of a check or payment, let ECSFCU know **before** depositing the money. It could save you a ton of expense and hassle later! Call, text or email a member service representative at **619-588-1515** or [memberservice@eastcountyschools.org](mailto:memberservice@eastcountyschools.org).*





## Annual Meeting and Board of Director Elections

Wednesday, February 16, 2022, at 5:15 pm

The East County Schools FCU 2022 Annual Meeting will be held as a hybrid event both In Person in our El Cajon branch lobby and as a Zoom event on **Wednesday, February 16, 2022 at 5:15 p.m.** All member-owners are welcome. Information on how to connect to the Zoom meeting can be found at [eastcountyschools.org/annualmeeting](http://eastcountyschools.org/annualmeeting).

The Annual Meeting will include the results of our Board of Director elections. Election ballots and voting information will be sent to all primary account members in January.

Members may vote online or by mail.

All ballots must be received by Friday, February 11, 2022.

## Find the Loan for You!

Find out why so many school district employees and their families come to ECSFCU for all their lending needs purchase after purchase. We also have signature loans, student loans, HELOCs and more!



New and Used Auto Loans



RV Loans



Home Loans and Refi's



Visa® Credit Cards

Apply online at [eastcountyschools.org](http://eastcountyschools.org)!



## Convert Your Pay to Twice a Month

Finally! Members who receive their payroll or retirement only once a month may convert their cycle to twice each month.



Get up to 50% of your paycheck, up to \$10,000/month with MyPay15.

An ECSFCU checking account and direct deposit with the credit union are required. No cost to enroll, and no cost make a monthly transfer 15 days before payroll\*

\*MyPay15 Signature Credit Line is subject to credit approval and other terms and conditions apply. You must open a Share Savings Account with a \$5.00 deposit and have a monthly payroll direct deposit of at least \$2,000 per month. There are no fees for opening the Savings nor MyPay15. MyPay15 is a 15-day loan with an interest rate of 0% if paid in full by payday. If not paid in full, the interest rate on the balance after the 15 day period is based on your individual credit score and will begin accruing after the payment due date.

## Holiday Closings

Martin Luther King Jr. Day –  
Monday, January 17, 2022

Presidents Day – February 21, 2022



**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)



## Meet Supervisory Committee Member Ken Leighton

East County Schools FCU volunteer Supervisory Committee Members are appointed by our Board of Directors each year. They are responsible for ensuring the accuracy and fairness of the credit unions' financial statements and the safety of the member's assets.

Ken retired in 2020 from Grossmont Union High School District as Executive Director, Fiscal Services, and joined our Supervisory Committee starting in 2021. He has also been an Auditor and CPA for Arthur Anderson and has an MBA in Information Technology where he was at the top of his class. We asked Ken why he chose to volunteer with our credit union in retirement. He said he wanted to continue to challenge himself, use his skills, continue learning and maintain his professional connections with people. Ken added he likes when the Supervisory Committee comes up with suggestions that get implemented, that makes the whole process better. We like it too. When Ken isn't volunteering he can be found hiking, mountain biking, surfing, or riding his Harley!