

ECS Spotlight

NEWS OF INTEREST
WITH OUR MEMBERS IN MIND

Summer 2024



INSIGHT

A Few Words From Our CEO

As we usher in the summer months with plans and expectations of some much deserved fun and relaxation in order to re-charge our physical and emotional batteries, I hope that you all do so with family and friends by your side. As for me, I will see some of you on our 16th annual Educators Tour this summer to Thailand and Croatia. And I hope to see many more of you for our 17th annual Educators Tour when we travel to ??? (destination to be announced at the "Last Supper" of our Summer 2024 Educator Tours).

As many of you may know, my wife is an elementary school teacher. At this time of year, I love reading the handwritten cards and letters that her students have created just for her with such gratitude and sincerity that makes this grown man cry every time. The "village" that we often talk about that is needed to raise a child can be found at every campus. It is the teachers, office staff, custodians, cafeteria workers, bus drivers and administrators that take such great care of our children and aspiring young adults throughout the year.

So to all of our Education Heroes, THANK YOU for another year of hard work and dedication in helping to shape our next generation of engineers, scientists, first responders, and of course Education Heroes themselves. Now go and take care of YOU. You have certainly earned it.

I hope to C U soon,

Steven A. Devan
President & Chief Executive Officer

*Thank you
to our
Education Heroes!*



Bill Mosley with his 2024 Tesla Cybertruck

We Finance Fun!

It doesn't matter if ECS member and Grossmont College Art Professor Bill Mosley is coming or going – if he is driving his 2024 Tesla Cybertruck, fun is sure to follow. Perhaps the test drive for our Loan Officer was not part of the official loan approval process, but Bill has been gracious enough to share all the bells and whistles of his new car with our staff, and we loved it. It was the first time most of us have been able to get close to a beauty like this!

*Whatever your new or preowned ride will be –
we can finance fun for you too!*

SAVE THE DATE
WEDNESDAY, JULY 24th

REGISTER AT:



UPCOMING EVENT



FREE AUTO BUYING SEMINAR

Learn the best way to purchase your new vehicle!

Things have changed over the last couple of years. Let us help make buying a new or used vehicle easier and less stressful. We will cover what to expect during the car buying process and car terms, as well as all the components that go into the final price and financing. Learn how to avoid common financing pitfalls and find out why it pays to shop for financing. Bring your questions!



1069 Graves Avenue
El Cajon, CA 92021



Wednesday,
July 24, 2024
5:30 p.m.

PRESENTED BY:

Kevin Watkins, Owner of New Cars Inc. and Tammy Rahders, ECS VP of Lending

EAST COUNTY SCHOOLS
FEDERAL CREDIT UNION

The Value of Budgeting

At ECS, we understand that each member has a unique financial situation. Budgeting isn't just about restricting spending, it's about prioritizing what matters most and aligning your finances accordingly.



- **Start by tracking your monthly income and expenses** to see where your money is going to help you make informed financial decisions.
- **Determine your priorities** based on what is most essential, whether it's saving for the future, paying off debt, or investing in experiences that bring you joy.

Budgeting can lead to financial freedom by providing a secure way to live within your means, avoid debt, and build savings for future goals.

By following these strategies and remaining committed to your financial objectives, you can lay a solid foundation for your future. Each smart financial choice brings you closer to your financial goals. ECS can help you reach those goals through our various types of loans, credit lines, and savings accounts, all curated with members' best interest at heart.

Unlock Your 2025 Summer Savings Potential

Enroll Today!

Maximize your summer with our Summer Savings account. Available to anyone via direct deposit paycheck; it is especially popular with 9, 10 or 11 month school employees.

Key Features:

- **Continuous Paychecks** during summer break
- **Flexible Contributions:** Save up to \$2,500 monthly via payroll
- **Flexible Withdrawals:** Access funds without penalties
- **Competitive APY:** Earn 4.00% APY*. Start with just \$5.00

Say Goodbye to Summer Stress

- **Financial Empowerment:** Gain control over your finances by making smart financial choices
- **Peace of Mind:** Whether you are saving for a dream getaway or creating financial security for yourself and your loved ones

Call or text (619) 588-1515 to start.

*APY = Annual Percentage Yield. Terms and conditions apply. Rates subject to change yearly on July 1st.



ECS Mason-McDuffie Mortgage Corporation
Credit Union Division

REVERSE MORTGAGE

HOW CAN THIS HELP ME?

Now may be a good time to learn more about a REVERSE MORTGAGE and if it's a good choice for you

KNOW YOUR OPTIONS

Reach out. We're happy to help!
Suzy Dukelow | Sr. Loan Officer | NMLS# 318795
sdukelow@masonmac.com | 949-632-5148



For Our Reverse Mortgage Seminar

Presented by Mason McDuffie (our mortgage loan partner)

WHERE: Our Main Office Branch

WHEN: Wednesday, September 11 at 5:30 p.m.



REGISTER AT:

Congratulations to Our \$1,000 Scholarship Winners

ECSFCU 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.



MICHAEL HENINGER
of Granite Hills High School will be attending Point Loma Nazarene University



SHINWAR BAMARNI
of Grossmont Middle College High School will be attending San Diego State University

HOLIDAY CLOSINGS

Independence Day

Thursday July 4, 2024

Labor Day

Monday, September 2, 2024



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



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