

INSIGHT

A Few Words From Our CEO



Wow, where did the first quarter of 2018 go? Although the last 3 months went fast, we didn't skip a beat after a strong finish in 2017. We have added two more district business relationships, as well as being awarded the lease financing for 8 buses to be placed in service this summer by the Cajon Valley Union School District. We also received the San Diego East County Chamber of Commerce's prestigious "Business of the Year – Financial Industry Sector." This latest is a testament to the Member Service excellence provided by our entire staff.

Here at East County Schools, we value our district relationships for a couple of reasons. First, they afford us greater opportunity to develop relationships with Cabinet Members, Administrators and Bargaining Unit Leadership. These relationships provide valuable collaboration for the benefit of our most important relationships, our East County school employees.

Secondly, it is a "pride thing". East County Schools Federal Credit Union exclusively serves the East County education community, and we take an immense amount of pride in "Serving Our Own". It's a "win-win" situation for all parties concerned – the Districts, ECSFCU, and most importantly, our member-owners.

As an update to our October 2017 Vision Planning Meeting, soon we will be publishing our Vision Planning document that will address the ideas and suggestions that our membership brought to our attention on how we can continue to deliver on our commitment to The Member Value Proposition, as well as continue to raise the bar in terms of The Member Experience.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer



L to R: Cara Serban-Lawler, Katie Sedgwick, Tara Bernal and Elisa Holston-Arteaga.

La Mesa Spring Valley School Students Get A LIFT

English Learner Resource Teacher Katie Sedgwick and technical expert Tara Bernal are successfully implementing this new, creative program that's making a real difference to 100 students in grades 3 – 6 at Bancroft and La Presa Elementary Schools. Project LIFT (Literacy Inspired by Families and Technology) not only provides students with iPads, hotspots, case and headphones to use at home with Achieve 3000 Literacy and ST Math programs, it provides access and training to teachers, student's parents and families as well. It all started with the brainstorming of solutions for English Learner Students at risk of becoming Long Term English Learners by LMSVS District Director of English Learner Services Elisa Holston-Arteaga and Director of Technology Cara Serban-Lawler. Dedicated, they kept going until they had the resources to support this program in two schools. Parent workshop attendance and Incentive and recognition celebrations for students have highlighted that goals are being met. Working together, these four are making a difference for students who just need a little LIFT in improving their English Language skills.

Thinking Of Buying A Home?

Let us help you with these 9 simple steps:

1. Come to our Home Buying Seminar on April 25th at 5:30 p.m.
2. Complete a simple prequalification application online
3. Speak with our friendly and patient loan officer
4. Choose a reputable real estate agent
5. Find a home that fits your needs and budget
6. Have your real estate agent get an offer accepted
7. Send us a copy of the Residential Purchase Agreement
8. Complete the buying process
9. Move in!

I need to go to this

Free Home Buyers' Seminar

Are you:

- Buying Your First Home?
- Downsizing?
- Growing family?
- Or just moving down the street?

Location: El Cajon Branch –
1069 Graves Ave, Suite 100, El Cajon, CA 92021

Date: Wednesday, April 25th at 5:30 p.m.

Please R.S.V.P. by calling (619) 588-1515 or registering online at www.EastCountySchools.org.

• Refreshments will be served •



Check Out
Our New
Website By
Summer 2018!

Sharpening Your Financial Literacy Level May Be The Best Thing You Can Do For Yourself

It's easy to increase your financial literacy with free online resources that offer educational money guides and tools for every stage of your life.

- **Mymoney.gov** – Created by the federal Financial Literacy and Education Commission, it offers links for managing and growing your money, including how to make the best financial choices about life events, spending, protecting your assets, earning, borrowing, saving and investing.
- **Mint.com** – A free financial app for computers and mobile devices that lets you input finances and create a budget for yourself. You'll get tips and suggestions to help you reach your goals.
- **East County Schools FCU calculators at www.EastCountySchools.org** – Numerous loan and savings calculators to assist you with budgeting and saving for the future.



Congratulations To Our 2018-2019 Board Of Directors

Join us in congratulating our newly elected ECSFCU Board of Directors:

- Patricia Floyd, Chairman
- Rachel Kenny, Secretary
- Paul Schnaubelt, Director
- Ezequiel Cardenas, Vice-Chairman
- Scott Buxbaum, Treasurer



- No monthly fee and no minimum balance required
- Free Online banking & unlimited bill pay
- No-fee ATM access at 30,000 Co-Op locations

It's easy to earn eChecking Dividends.

1. Sign up for eStatements.
2. Direct Deposit of \$500 monthly minimum to eChecking.
3. Make at least eight (8) debit card transactions each month.

Sign up online, in a branch or CU2U today. Contact us at (619) 588-1515.

*APY = Annual Percentage Yield. 4.00% APY paid on the first \$2,500 on deposit. 2.50% APY paid on balances between \$2,500 and \$5,000. 0.25% APY paid on balances between \$5,000 and \$10,000. 0.10% APY paid on balances over \$10,000. Dividends are calculated daily and compounded and paid monthly. On any month you do not meet the requirements, you will not be paid a dividend but there is no fee incurred for not meeting the requirements. Existing Regular Checking accounts may be converted to an eChecking at any time.

Earn Monthly Dividends Up To
4.00% APY*
e-Checking

Earn Dividends Even On Lower Balances

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

Deadline to apply is Monday, April 30, 2018!

Graduating high school students who will be enrolled as a full-time student in college this fall are eligible to apply for one of two \$1000 scholarships. Students who are not ECSFCU primary account holders may submit an application if a parent, grandparent or immediate family member is an ECSFCU member.

Applications are online at www.EastCountySchools.org.



\$1,000 Scholarships! Apply Now!



Discount Tickets!

ECSFCU members have 24/7 online access to discounted tickets for theme parks, resorts, sporting events, concerts and more!

- Catalina Island Company
- Boomers!
- Six Flags Magic Mountain
- Sea World
- Legoland California
- San Diego Zoo
- Knott's Berry Farm
- Belmont Park

Discount Movie Tickets are available fee-free at ECSFCU Branches for our members:

- \$8.50 for Regal Cinemas
- \$8.50 for Reading Cinemas

2017 Annual Report Available

Be sure to check out our 2017 Annual Report. It's now available online at www.EastCountySchools.org, when you click 'About Us.' If you prefer to receive a hard copy in the mail, call us at (619) 588-1515.

Holiday Closings

Memorial Day – Monday, May 28, 2018

Independence Day – Wednesday, July 4, 2018



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La Mesa, CA 91942-0217
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