

ECSpotlight

News & Resources for the
People Who Power Education
WINTER 2026



CEO INSIGHT

As someone with educators in my family, I've seen firsthand the dedication, passion, and heart that educators bring to our communities every day. That's why I chose to join ECS Federal Credit Union, to focus on the work that matters most to me: *supporting people and strengthening local communities.*

At ECS, our mission is to serve those who dedicate their lives to education. Every decision we make and every service we offer is guided by a simple principle: *helping the education community thrive.* It's not just about financial services; it's about supporting the individuals who make our schools run and the students whose futures they shape.

As we enter the new year, I'm reminded of the incredible people who make San Diego's education community so special. ECS exists to make your financial life a little easier, so you can focus on the important work you do every day.

I'm excited about the opportunities to grow and serve this community even more. From expanding services that meet your needs to strengthening partnerships with schools, our focus remains on building a stronger, brighter future for the students and communities we care about. I'm proud to be part of a team that shares this commitment and look forward to continuing this journey with you.

Matt Lyons
President & Chief Executive Officer

WIN A GIFT CARD!

Find the **hidden orange letters** in this newsletter to spell out the **SECRET PHRASE!**

Scan the QR code to submit the **SECRET PHRASE** and enter the giveaway! One winner will be drawn each month until the next edition.



HINT: Something a penguin teacher would tell students.

Upcoming Events

SHRED DAY

Saturday, January 24, 2026 ⌚ 9am - 12pm
 1069 Graves Ave, El Cajon, CA 92021

This **free** event is for **ECS members** and all **school employees**.

Bring your sensitive paper documents (up to **eight** copy paper-sized boxes) to our branch to get them shredded on-site.

Participants will park and unload their own vehicles, with assistance available.

Please **Remember:**

- No Cardboard
- No Plastic
- No Styrofoam

Goodwill will also be on-site accepting donations (*scan QR below for details on what items are acceptable*)

Coffee and treats will be served!

REVERSE MORTGAGES

Thursday, January 29, 2026 ⌚ 6pm - 7pm
 Zoom or 1069 Graves Ave, El Cajon, CA 92021

Learn how reverse mortgages work, who qualifies, and whether this option could support your retirement goals.

NUTS AND BOLTS OF HOME MORTGAGES

Thursday, March 12, 2026 ⌚ 6pm - 7pm
 Zoom or 1069 Graves Ave, El Cajon, CA 92021

Get the essentials on mortgages, lender expectations, and how to be ready to buy or refinance.



Presented by:
Suzu Dukelow
Sales Manager
Mason-McDuffie Mortgage

Visit EastCountySchools.org/Events to learn more and register.



East County Schools Federal Credit Union
(619) 588-1515
www.ECSFCU.com



Family Financial Fun at Campo Elementary

We were honored to sponsor this event hosted by the San Diego Center for Economic Education (SDCEE). ECS's Denise Cuellar lead the adult financial planning session, Supervisor Joel Anderson provided certificates presented by Eleanor Koch, and Grossmont College and Cuyamaca College donated book bags for families. Thanks to the amazing volunteers and partners, it was a fun, hands-on evening that built financial confidence for students and caregivers. We're proud to be part of a community that champions financial literacy for all ages!

Have good news, shoutouts, or stories from your school or district? Submit them anytime for a chance to be featured:
<https://ecsfcu.info/stories>

CSBA Golden Bell Award

Lemon Grove School District was honored with the California School Boards Association Golden Bell Award for advancing equitable student outcomes, recognizing the outstanding work led by Executive Director of Educational Services, Amy Fulinara.



The district's use of Dr. Ghodly Muhammad's CHRT framework and data-driven, culturally responsive practices, has led to notable student gains, including strong growth among Black and African American students and major progress for Multilingual Learners.

Congratulations on this well-deserved recognition and your ongoing commitment to equity, excellence, and opportunity for all!

MAXIMIZE YOUR CSESAP BENEFITS WITHOUT TIGHTENING YOUR BUDGET

Whether you already participate in the [Classified School Employee Summer Assistance Program \(CSESAP\)](#) or are just learning about it, ECS can help you keep more of your paycheck while still earning next summer's matching funds.

With our CSESAP Line of Credit, we'll credit back your monthly CSESAP contribution when you show your paystub, letting you make only small interest payments during the year. When your summer paycheck arrives, simply repay the balance.

It's an easy way to stay budget-comfortable while getting the full benefit of CSESAP.

Subject to approval.
Terms and conditions apply.
Payroll Direct Deposit required.



Visit EastCountySchools.org/CSESAP for details.

YOU'RE INVITED: ANNUAL MEETING

Join us on **Wednesday, February 18, 2026**, at 5:15pm for our hybrid Annual Meeting, in person at our El Cajon branch or online via Zoom. Board election results and highlights of our accomplishments will be shared. All member-owners are welcome to attend!

eastcountyschools.org/annualmeeting

HOLIDAY CLOSINGS

New Year's Day
Thursday, January 1, 2026

Martin Luther King Jr. Day
Monday, January 19, 2026

President's Day
Monday, February 16, 2026

trust&will

LIMITED TIME OFFER JANUARY 1ST - 31ST



**Members
Save 25%**
on any online estate plan

Scan QR code to get started or visit
EastCountySchools.org/TrustandWill



Digital Payment Options

Make payments hassle-free by adding your ECS debit or Platinum Visa® credit card to your mobile device or smartwatch. Your card info stays secure since only a unique digital Number is used for each transaction, and your device is protected with biometrics or a passcode.

Enjoy simple, contactless payments wherever digital wallets are accepted.



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Call or text (619) 588-1515
www.ECSFCU.com

1069 Graves Avenue, Suite 100, El Cajon, CA 92021
Mon, Tues, Thurs, Fri: 9am - 5pm
Wed: 10am - 5pm

