

ECSpotlight

NEWS OF INTEREST
WITH OUR MEMBERS IN MIND

Fall 2025



INSIGHT

A Few Words From Our CEO

As the leaves turn and we begin another school year, I find myself reflecting on a season of transition not just for our members, but for me personally. After 22 years serving as President & CEO of East County Schools Federal Credit Union (ECSFCU), I will be retiring on October 15th. It has truly been the honor of my career to work alongside our dedicated employees, volunteer board, and—most importantly—you, our **E**ducation Heroes.

Together, we have strengthened this credit union to be more than just a financial institution. We have built a community that advocates for those who advocate for our students. Each of my interactions with all of you has helped me to grow, inspired innovation for the local education community, and have filled me with memories that I will cherish forever.

As I step away, I do so with confidence in the future. The Board of Directors has appointed Matt Lyons as your new President & CEO. Matt brings a wealth of credit union and banking experience along with a deep commitment to serving our education community. Matt has family members that serve the students of La Mesa-Spring Valley Schools and I am confident that he will continue to champion our mission and guide ECSFCU into its next exciting chapter.

To all of you: thank you for your trust, partnership, and friendship. It has been a privilege to serve the credit union's membership since 2003.

I hope to "C U" soon.

Steven A. Devan
President & Chief Executive Officer

WIN
A GIFT
CARD!

By playing the **SECRET PHRASE GAME**—Find all the **hidden orange letters** in this newsletter to spell out the **SECRET PHRASE**!

Email the phrase to marketing@eastcountyschools.org and you'll be entered into our prize giveaway! Winners will be drawn each month until the next newsletter edition. Keep your eyes peeled and have fun hunting!

HINT: "Instead of apples, teachers plant these."



Scan the QR code to get started or visit our website!



A Great Offer Just Got Better – 30% Off Trust & Will This October!

ECSFCU members always save 20% with Trust & Will—but for **October only**, in honor of **Estate Planning Awareness Month**, your discount jumps to **30% off**! Don't miss this limited-time offer—start your plan today.

trust&will
Members save 30%
on any estate plan

Fraud & Cybersecurity Tips

Don't Let Holiday Scams Ruin Your Cheer!

The holiday season is a favorite time for cybercriminals. From fake shopping sites to phishing emails, scams are everywhere. Stay one step ahead with our **"Top 5 Tips to Avoid Holiday Scams"** to keep your money and personal information safe.

If you notice suspicious activity on your ECSFCU account, call or text us right away at **(619) 588-1515**.



Scan to read more!

NEWS: Upcoming Seminars and Webinars

- **Estate Planning 201: Trusts (Hosted by Trust & Will)** — Thursday, October 2 | 3 p.m. or 6 p.m. | Virtual
- **Home Buying Series** — Starting in November | In-Person & Virtual
- **Smart Saving: Building Your Safety Net in San Diego's High-Cost Living** — Wednesday, December 3 | 4–5 p.m. | Virtual



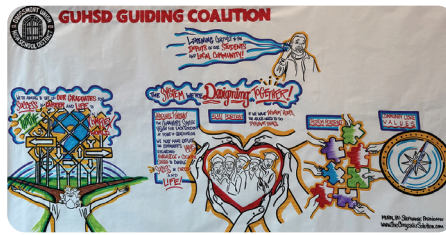
Visit EastCountySchools.org/Events or scan to learn more and register!

EAST COUNTY SCHOOLS
FEDERAL CREDIT UNION

GUHSD's Portrait of a Graduate: Shaping the Future Together

Grossmont Union High School District (GUHSD) is making exciting progress on its Portrait of a Graduate initiative, launched in 2024 and set for completion in 2026. To date, GUHSD has hosted hundreds of forums, engaged staff, students, and community members, and gathered over 51,000 data points to guide the process. With the support of the San Diego County Office of Education, two Guiding Coalition gatherings have already drafted the first versions of three guiding "portraits" that will help shape GUHSD's future.

ECSFCU is honored to support this journey—through attending Guiding Coalitions and donating raffle items for participants—and we proudly recognize Superintendent Dr. Kirsten Vital Brulte and the GUHSD Core Team for their inclusive, forward-looking leadership.



Scan to read more!



Argentina & Chile



Peru: Machu Picchu & Lake Titicaca

Explore South America with Our 2026 Educator Tours!

Join us for 10 unforgettable days exploring **Argentina & Chile** or **Machu Picchu & Lake Titicaca in Peru!** Can't pick just one? Choose both!

Since 2009, more than 800 school employees, retirees, their families, and community members have traveled the globe with us—many returning year after year for these custom-designed, community-driven adventures. Don't miss your chance to make lifelong memories!



Join us for our next **Educator Tours Information Meeting**
Wednesday, **October 15** | 6–7:30 p.m.
Contact **Steve Devan** at (619) 871-6725 or
ETTC@eastcountyschools.org to RSVP.

Visit EastCountySchools.org/ET or scan for trip brochures and how to register!



Meet Our New Board Member, Jim Custeau

Join us in welcoming Jim Custeau to ECSFCU's Board of Directors! A member-owner for nearly 50 years, Jim began his career teaching at Helix Charter High School before launching Cuyamaca College's Automotive Technology Program and later serving as Interim Dean at both Cuyamaca and Grossmont Colleges. He has held numerous leadership roles in education and the community and is passionate about helping ECSFCU better serve educators and their families.

Give Your Budget a Break! Skip a Loan Payment for Only \$35!

Ease your holiday expenses by skipping one loan payment.

- ✓ **Eligible Loans:** Auto, Recreational Vehicle, Boat, and Personal/Signature Loans
- ✓ **Cost:** Just \$35 per skipped payment
- ✓ **Use the Extra Cash For:** Holiday shopping, paying down high-interest cards, or anything you choose!

How It Works:

- Each qualifying loan can skip **one payment per year**.
- Complete the simple application and return it **before your payment due date**.
- Loan must be in good standing. Terms and conditions apply.

Visit EastCountySchools.org/SkipAPay or scan the QR code for the application, full details, and terms and conditions.



All requests to skip a payment must be approved by the Loan Department. Members must agree to amend the terms of their original agreement and to repay the entire unpaid balance and accrued interest.

NEWS: BOARD OF DIRECTORS – Nominations and Annual Meeting

One (1) seat on the ECSFCU Board of Directors will be filled at the next Annual Meeting. Our Annual Meeting will be held on **Wednesday, February 18, 2026**, at 5:15 p.m., both on Zoom and in the branch lobby. ECSFCU bylaws require a minimum of two members to 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 7, 2025**. All nominations must include a signed certificate from the nominee stating that they will serve if elected. Ballots will be sent to all members in January 2026. If there is only one nominee for the vacancy, no ballot election will be held, and nominations will not be accepted from the floor at the annual meeting.

Keep watch for more details!

HOLIDAY CLOSINGS

Veterans Day

Tuesday, November 11, 2025

Thanksgiving Day

Thursday, November 27, 2025

Friday after Thanksgiving

Friday, November 28, 2025

Christmas Day

Thursday, December 25, 2025

New Year's Eve – Closing at 1 p.m.

Wednesday, December 31, 2025

New Year's Day

Thursday, January 1, 2026



El Cajon - Main Office

1069 Graves Avenue, Suite 100

El Cajon, CA 92021-4573

Mon, Tues, Thurs, Fri: 9 a.m. - 5 p.m.

Wed: 10 a.m. - 5 p.m.

Credit Union to You (CU2U)

Your school, office, or public place

Service offered during our business hours

Call or text to schedule

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

www.EastCountySchools.org

