

INSIGHT

A Few Words From Our CEO

In this edition of our newsletter I wanted to take a moment to publicly acknowledge and thank the outgoing Chairperson of the East

County Schools Federal Credit Union Board of Directors, Ms. Patty Floyd. Patty has served on our Board with dedication and compassion for our member-owners for the past eight years, and has been an ECSFCU member-owner herself for more than 50 years.

Ms. Floyd has helped to guide this credit union through unprecedented times. Ms. Floyd left an indelible mark on the credit union more than 16 years ago when she sat down with me to discuss the needs of her GUHSD Fiscal Services Dept., which led to us not only serving East County School employees, but to become the leading financial institution in providing Business Services to our East County education community. We owe Ms. Floyd a great deal of gratitude for keeping an open mind during the Request For Proposal process which resulted in us earning the privilege to serve the needs of the Grossmont Union High School District.

Today, we provide Business Services as well as Bus and Equipment Lease Financing for nine districts and charters, and look to significantly expand that footprint in the months and years to come.

Thank you Patty, my friend,
for a job very well done.

Steven A. Devan
President & Chief Executive Officer

Financial Services Business of the Year



Eligible every two years, East County Schools FCU has been the recipient of this award from the San Diego East County Chamber of Commerce in 2015, 2017, 2019 and now 2021!

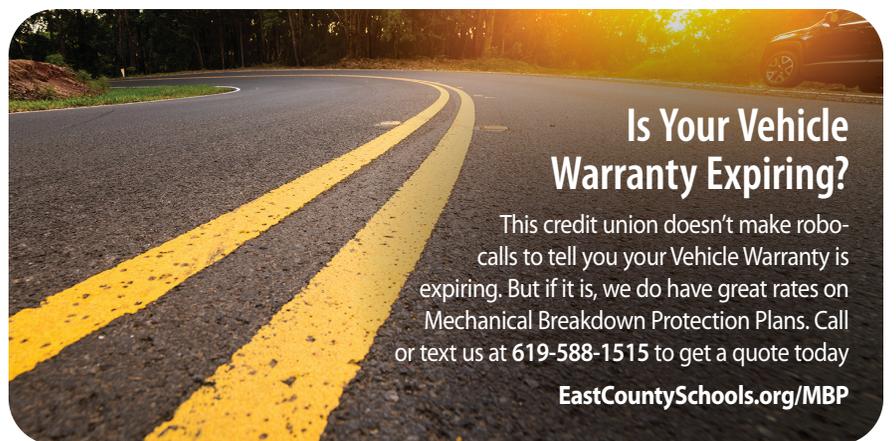


Move your Auto Loan to ECSFCU and Get \$100!

If you have a car you love, but a payment and interest rate that's too high, contact the East County Schools FCU Loan Department and apply for an auto loan refinance today. For a limited time, we'll even give you \$100* when you move your auto loan to us from another lender! See how much you can save each month with rates still as low as 1.99% APR*! Plus, as an added bonus, make no payments for up to 90 days!*

Get pre-approved online now at EastCountySchools.org!

*APR=Annual Percentage Rate. Vehicle and Loan Applicant must qualify for the loan including verification of individual income. Rate includes 0.50% discount for automatic payments from an ECSFCU checking account. Actual rate and payment will depend on factors such as loan term, vehicle mileage, down payment (if any) and applicant creditworthiness. Mileage restrictions and other terms and conditions apply. Offer expires June 30, 2022.



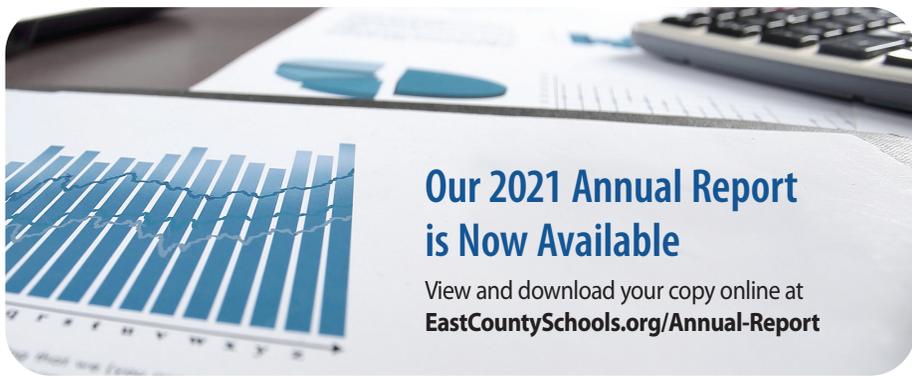
Thomas H. Gould/Paul R. Marsh \$1,000 Scholarships Available

High school seniors who are graduating in 2022 from any high school district and will be enrolled as a full-time student at an accredited college or university this fall are eligible to apply for one of two \$1,000 scholarships. Students who are not ECSFCU primary account holders are eligible to apply if a parent, grandparent, or immediate family member is an ECSFCU member. Good luck!

Apply online at EastCountySchools.org/Scholarships

HURRY!
Applications
Due April 29th,
2022





Our 2021 Annual Report is Now Available

View and download your copy online at EastCountySchools.org/Annual-Report

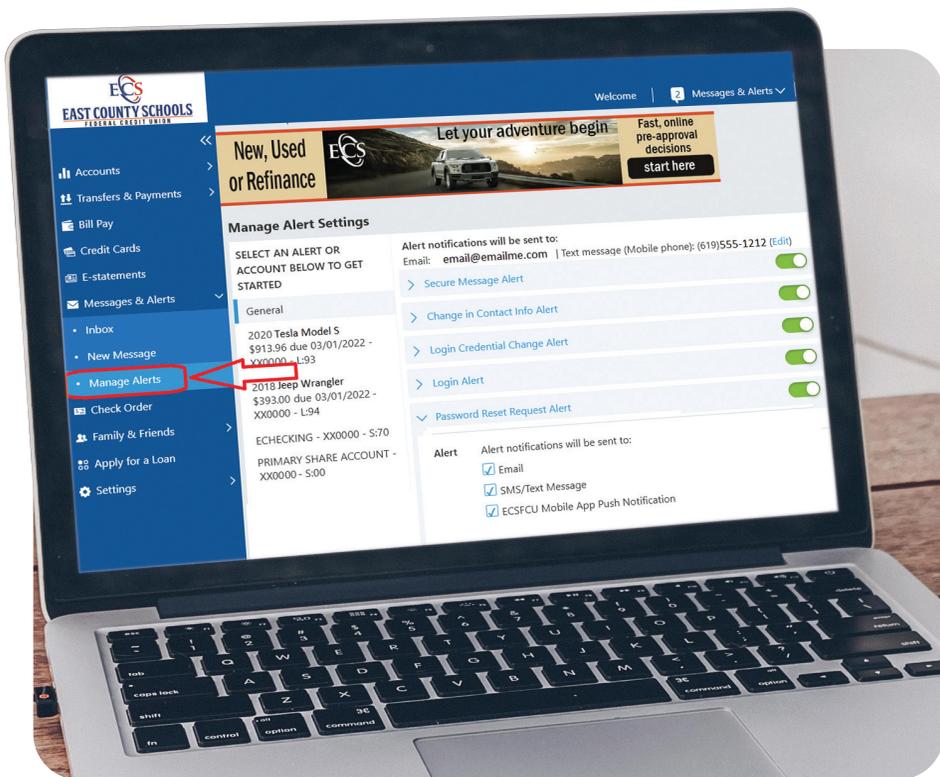
Lock-In Your Rate

Whether it's your first home, second home, or you're looking to refinance your current home, make sure you're getting your best rate. Before interest rates rise, lock-in your mortgage rate today!



Visit EastCountySchools.org for more information

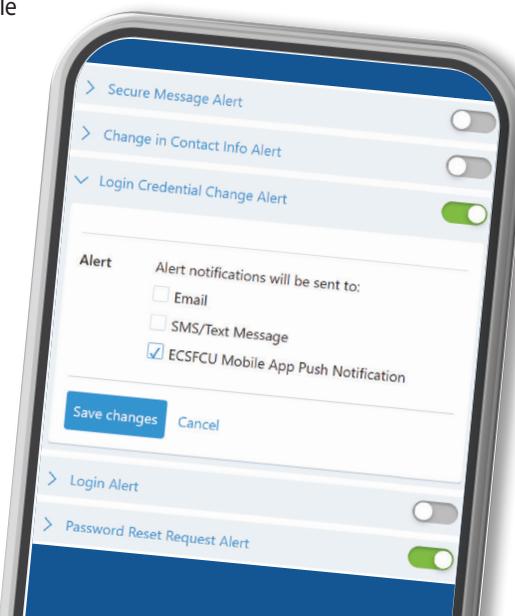
Protect Your Account with ECSFCU Alerts!



ECSFCU offers several ways to protect your account from unauthorized access by scammers that always seem to find new ways to try to steal your information and money. One of the best ways to ensure that your account is protected is to set up automatic alerts within ECSFCU's Online Banking. These alerts can notify you via email, text message to your mobile phone, or a notification via your ECSFCU Mobile app, in near real-time when a transaction or other security event happens on your account. Some of the available security alerts include:

- Any Change in Contact Information (Address, Phone Number, Email Address)
- Any time your account is logged into via Online Banking or Mobile Banking
- Any time your password is requested to be reset
- When your balance falls below a certain dollar amount of your choosing
- When a transaction occurs over a certain dollar amount of your choosing

Getting alerted quickly and notifying ECSFCU of anything unusual ensures that ECSFCU can act quickly to protect your account! Contact ECSFCU Member Services at **619-588-1515** if you would like help setting up your alerts today.



Thank You to Our Volunteer Board of Directors and Supervisory Committee

The Board of Directors is responsible for the general direction and control of the credit union and members are elected every two years. This year we had one new director and two incumbents returning.

Presenting Our 2022-2024 Volunteer Board of Directors:

Paul Schnaubelt, President*

Dr. Ezequiel Cardenas, Vice Chairman

Scott Buxbaum, Treasurer

Dr. Randy Montesanto, Secretary*

Rachel Kenny, Director*

The Supervisory Committee meets to ensure that the credit union's financial records are in order and that internal controls are in place to protect the assets of the Credit Union and its members. They are appointed annually by the Board of Directors. Reappointed to our Supervisory Committee are Ken Leighton, Alba Orr, and Barry Willis.

*Elected to a two-year term at our February 16, 2022, Annual Meeting

Holiday Closings

Memorial Day – Monday, May 30, 2022

Juneteenth – Monday, June 20, 2022

Independence Day – Monday, July 4, 2022



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1069 Graves Avenue, Suite 100
El Cajon, CA 92021-4573
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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



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