



NEWS OF INTEREST
WITH OUR MEMBERS IN MIND

Winter 2020

A Day Dedicated to YOU!

Saturday, January 25th is Membership Celebration Day

We're rolling out the red carpet for our favorite VIPs...members and school employees interested in becoming members! Bring the whole family and join us at the Main Office at 1069 Graves Avenue in El Cajon from 10 a.m. to 2 p.m. for Shred Day, a car sale, family portraits (you may bring your pet!), giant inflatable slide, hot dogs and cotton candy, kid crafts, and special member offers and perks.

We're showing our appreciation with great prizes including a \$250 Massage Envy gift card, four packs of movie tickets, \$50 gas cards and \$50 restaurant gift cards. All adults who attend will receive a free raffle ticket, and prizes will be awarded throughout the day!



Membership Celebration Day Specials

Take advantage of these one-day deals!



Lower Your Car Payment and Get \$100 Cash!*



If you have a car you love but a payment you don't, we can help you get unstuck! Move your auto loan to ECSFCU from another bank or institution and we'll beat your current rate and give you \$100 cash back! **See how much you can save each month with rates as low as 1.49% APR**!**

**APR=Annual Percentage Rate. *Vehicle and Loan Applicant must qualify for the loan including verification of individual income. Rate includes .50% discount for automatic payments from an ECSFCU checking account. Actual rate may also depend on factors such as loan term, vehicle mileage, down payment (if any) and applicant creditworthiness. Mileage restrictions may apply. Other terms & conditions apply. Valid for loans initiated on January 25, 2020 only.

New Account Membership Celebration Day Special!

We're celebrating new members too! Join ECSFCU during the celebration event on January 25th and receive \$50 when you open an account with a \$500 minimum direct deposit.*

Already a member? Great! You can earn \$50 by bringing in a new member who opens an account with a \$500 minimum direct deposit. Share your love of East County Schools FCU with a friend, and you'll both get rewarded!

*Direct deposit requirement waived for 13-17 year old teen accounts.



One-Day-Only Saturday Hours!

Saturday, January 25, 2020 - Our El Cajon branch will be open 10:00 a.m. – 2:00 p.m.

- Open or Update an Account
- Talk to a Loan Officer about a car or home loan
- Get a Free Credit Review (reserve your spot now at EastCountySchools.org/CreditReview)
- Free coin counting for members (only 5% for nonmembers)



We're Having a Car Sale!

How about grabbing a new car during the Member Celebration Day on January 25, 2020 at the El Cajon Branch?

Shop and find the perfect new or used car, truck or SUV that will be for sale right in our lot! Skip the dealership and enjoy a no-haggle buying experience with our partner **New Cars Inc.** Don't see what you need? New Cars Inc. will search Southern California for the make and model you want and have it delivered!

- All used cars in stock have a 3-month 3,000-mile powertrain warranty or the balance of the manufacturer's warranty
- New Cars Inc. helps you qualify for all new car dealer rebates, incentives and fleet or volume discount pricing
- Trade-ins are welcome
- Receive 0.50% off your ECS loan rate when you buy through NCI



Member Celebration Day is also Shred Day!

Clear your clutter and empty those desk drawers while protecting your personal data. Securely dispose of your sensitive documents by having them shredded. Shredding is FREE! There is a limit of eight boxes per person.



More Member Celebration Day Opportunities!

On Saturday, January 25th get one step closer to meeting your financial/retirement goals. From 10 a.m. -2 p.m. several professionals we work with will be available for you!



Meet with our LPL Financial Advisor, Ray Dexter, CFP®.

Ray will be on-site to talk about 403(b)s, IRAs, Roth IRAs and to answer any investing questions you may have.



Maybe it's time to invest your rent money in something that lasts, like a home to call your own. Learn about HELOCs, get pre-qualified for a loan or find out about home loan assistance. Talk to an expert about a first mortgage or refinancing your existing home loan. Meet with a member of our lending team or **Suzy Dukelow** of **Mason-McDuffie Mortgage** who will be on-site to help you.

Realtors from **Whissel Realty Group** will also be here to spotlight local properties and answer any questions you have about the home-buying or selling process. Meet **Jodilynn** and **Mai**, the realtors that presented our most recent Home Buying Seminars.



3 Tips to Better Finances in 2020

Stop Overpaying For Monthly Services

If you've made the resolution to spend less and save more in the year ahead, an easy place to start is by reducing your monthly expenditures. Sure, that can mean limiting trips to Starbucks and eating out less, but there are some even bigger places you might be able to cut such as:

- *Cancelling subscriptions and memberships you aren't using regularly.*
- *Contacting utilities and service providers to request more affordable plans.*
- *Refinancing mortgage and auto loans to lower rates (ask us how!)*

Interest rates are very low right now. You can pocket a cool \$100 AND get a lower interest rate when you refinance your auto loan with ECSFCU during our Member Celebration Event on January 25th.*

Set Up Bill Reminders

One of the key things you can do for better overall finances is pay your bills on time. Setting up a reminder system will help ensure that you save on late fees and higher interest charges. And, having a good overall payment history will help raise your credit score, leading to lower interest rates on future credit cards, car loans and mortgages.

Learn About Finances

Credit unions like East County Schools are committed to helping educate their members about finances as a way to help them succeed. If your goal is to improve your finances in 2020, you might want to:

- *Take advantage of a free credit review and learn about how improving your credit score can mean lower interest rates on loans and credit cards.*
- *Learn at your own pace using our free, online financial education center, available at EastCountySchools.org/FinancialEducation. Topics include finances 101, Paying for College and Budgeting.*
- *Attend a free financial seminar like East County Schools' upcoming retirement planning, Trust planning and home buying seminars.*

Switching from a traditional bank to a credit union like ECSFCU is a great first step towards better finances. We offer higher savings and lower loan rates plus over 30,000 fee-free ATMs across the country. Don't you have better things to do with the money you've been paying in ATM and bank fees?

Happy New Year and cheers to better finances!

*Restrictions apply. See page one for details.



MEMBERS SAVE UP TO \$15

Visit EastCountySchools.org/TurboTax to Learn More



FREE SEMINAR!
Tuesday, February 4th
5:30 p.m.

Avoiding Financial Scams

Be one step ahead of the criminals

With the increase in phone and email scams, credit card fraud, ATM skimming, and identity theft, it is more important than ever to keep yourself and your money safe. Register now to learn how to protect yourself from scammers. Reserve your seat for the February 4th seminar at eastcountyschools.org/seminars, in-branch, or by phone at 619-588-1515.

Free Seminar

Tuesday, February 4 | 5:30 p.m. – 6:30 p.m.
Main Office in El Cajon

You're Invited to the Annual Meeting!

Join us for the East County Schools FCU Annual Meeting, Wednesday, February 19 at 5:15 p.m. The Board of Directors election will fill three seats on the board. Board of Director Election ballots and voting information will be distributed in January. All ballots must be cast and returned by Friday, February 14, 2020. We encourage your participation in the election process and we hope to see you at the annual meeting! The event will be held at our Main Office at 1069 Graves Avenue in El Cajon.

Holiday Closings

Monday, January 20 – Martin Luther King, Jr Day
Monday, February 17 – President's Day



El Cajon - Main Office
1069 Graves Avenue, Suite 100
El Cajon, CA 92021-4573
Monday - Friday: 9 a.m. - 5 p.m.

La Mesa Village
8313 La Mesa Blvd.
La Mesa, CA 91942-0217
Monday - Friday: 11 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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