

ECSpotlight

News & Resources for the
People Who Power Education
Fall 2026

CEO INSIGHT

The backpacks are broken in, new routines are finally settling in, and the school bell schedules feel normal again.

Even so, we're already looking ahead to next summer. Our Educator Tours program has two incredible 2027 trips taking shape: Sunny Portugal and Eastern Canadian Cities.

Speaking of things to look forward to, we're bringing back an ECS tradition that's been dormant for a little too long: we're once again raffling off a **free trip** to one of our members! It's a small way of saying thank you for the trust you place in us every day, whether that's your direct deposit, summer savings account, or your first auto loan.

As a reminder, ECS is here all school year to support your schools and staff however we can, whether that's sharing information about the credit union and financial resources at a staff meeting, tabling at a health fair or open enrollment fair, or hosting a Bite of Reality financial simulation for your high school juniors and seniors. Reach out with any idea or request, and we'll do our best to make it happen.

Finally, I'm proud to share that we're opening another round of our Classified **E**mployee Scholarship Program this fall. This scholarship is one of the many ways we try to invest directly back into that community.

Here's to a fantastic fall together and finishing 2026 on a high note!

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: This fall, you'll want to gather more than just leaves!

Apply Today! Up to \$1,000 Scholarship for Classified Employee Professional Development

The second round is now open for our Professional Development **S**cholarship for classified school employees. This program reflects our commitment to the classified staff whose work makes daily operations possible. This scholarship helps fund or reimburse certifications, coursework, and other opportunities that supports career growth.

Application deadline: **October 18, 2026**



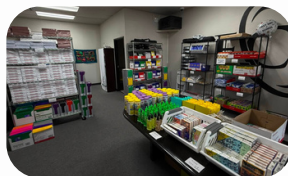
Visit ECSFCU.org/scholarship



Alberto Hernandez

La Mesa-Spring Valley Schools
Spring 2026 Recipient

"In my current role, I coach students and staff on a daily basis, so I have made the effort to improve my communication skills. I planned to return to college, and receiving the ECS Scholarship helped me expedite that process. I have completed two courses already at Grossmont and Cuyamaca College, learning communication strategies that I am already applying on a daily basis. I have more courses ahead of me, but having the support financially from this Scholarship has helped lessen the burden of the cost of schooling."



Teacher Supply Drive Stocks Classrooms

Local educators filled their carts and their classrooms at ECS Federal Credit Union's very first Teacher **S**upply Drive! Hundreds of notebooks, folders, paper, craft supplies, and classroom decor were on hand, all supplied by ECS, with a few generous community partners chipping in additional donated items and raffle prizes. Teachers from across the county came out to stock up ahead of the school year, and it was a great reminder of why we do what we do: supporting the educators who support our community. Thank you to everyone who joined us, and to our partners who helped make the day even more special!



ECS Federal Credit Union
Call or Text 619-588-1515
www.ECSFCU.org



2027 Educator Tours

ONE LUCKY ECS MEMBER WILL WIN A FREE 2027 EDUCATOR TOUR TRIP!

To enter, you must be a qualifying **New** or **Active** ECS member. Deadline to enter is October 15.

Scan QR code for details, eligibility, and to enter.

*Terms & conditions apply.



Educator Tour Info Meetings

Thursday, October 15, 2026

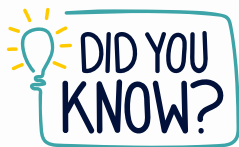
ECS Branch

Tuesday, November 17, 2026

ECS Branch and Zoom

EARN AN EXTRA
GIVEAWAY ENTRY
BY ATTENDING
THIS ONE!

Visit [ECSFCU.org/ET](https://www.ECSFCU.org/ET) for all things Educator Tours!



ECS Members & San Diego Regional East County Chamber of Commerce Members get \$300 off Canada and \$350 off Portugal!

Give Your Students a "Bite of Reality"

A FREE, interactive financial literacy simulation for grades 8-12

Credit Unions dare you to take a ...

BITE OF REALITY
Presented by the Richard Myles Johnson Foundation

Bring financial literacy to life with Bite of Reality: an app-based hands-on money management simulation that gives students a taste of real-world financial challenges in a fun, interactive setting.

Students step into an adult role, complete with a career, income, and family situation, and navigate a marketplace of booths representing housing, transportation, groceries, child care, and more, making spending decisions on the spot and learning firsthand how quickly life's expenses add up.

ECS Federal Credit Union can bring the entire simulation to your school at no cost, giving your students practical money management skills they'll carry well beyond graduation. Interested in bringing Bite of Reality to your school site? Reach out to marketing@ecsfcu.org.



Skip your November, December or January loan payment

ECS Members may skip **up to three** loan payments per calendar year on Auto, Personal/Signature, Recreational Vehicle/Boat, Motorcycle/PowerSport, and Shared Secured Loans — just **\$35** each for your first two skips, and **\$29** for your third.

Visit [ECSFCU.org/Skip](https://www.ECSFCU.org/Skip) or text **SKIP** to **619-588-1515** for the application and return it to ECS before the due date of the payment(s) you would like to skip.

All skip requests must be approved by the loan department. All credit union accounts must be in good standing. Members must agree to amend the terms of their original agreement and to repay the entire unpaid balance and accrued interest. Skips may not exceed a combine total of 9 during the original loan term. More terms and conditions at www.ECSFCU.org/Skip.

trust&will

LIMITED TIME OFFER OCTOBER 1ST - 31ST



**Members
Save 30%**
on any online estate plan

Scan the QR code to get started or visit our credit union website



HOLIDAY CLOSINGS

Veterans Day

Wednesday, November 11, 2026

Thanksgiving Closures

Thursday, November 26, 2026

Friday, November 27, 2026

Christmas Closures

Thursday, December 24, 2026

Friday, December 25, 2026

New Year's Closures

Thursday, December 31, 2026 - Closing at 1pm

Friday January 1, 2027



ECS Federal Credit Union
Call or Text 619-588-1515
www.ECSFCU.org



OPEN AN ACCOUNT

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

