

## Win A Fully Paid 2018 Greek Isle Cruise Earn A Chance To Win When You Complete A Survey

Surveys  
Available  
November 3  
Due By  
December 6

This is the 10th consecutive year that ECSFCU has sponsored The East County Chamber's Educator's Tour – **AND paid for one lucky member's trip.** *Sound enticing?* All you need to do is fill out a member survey and return it by December 6, 2017. The survey will be announced to all member-owners via email on November 3 and posted online.

### BONUS Entries!

Member-owners with a checking account receive four additional entries and those with at least a \$10,000 outstanding loan receive an additional five entries, once the survey is completed. You can get up to **10 chances** to go to Greece for FREE!

### Not Currently A Member? Not A Problem!

It's easy to become an ECSFCU member! Learn more about membership and contest rules at [www.EastCountySchools.org](http://www.EastCountySchools.org). **JOIN** and maybe you'll be the lucky winner!



## Lifetime Membership

ECSFCU has been providing affordable and convenient financial products and services to the East County educational community since 1956. As a member-owned, not-for-profit financial cooperative, profits are returned to members, not stockholders. ECSFCU offers all the services of bigger banks without the hassle and high fees. Our strong foundation of service, commitment and stability provides members with financial freedom – people helping people.

### Once A Member, Always A Member

*Relocating, changing careers or retiring?* Membership is always available to you, your spouse, children and immediate family whether you live in the community, across the coast or abroad.

Steven A. Devan, President & CEO, Shares,

"Just think, with lifetime membership, you get a chance to win a free trip on the annual Educator's Tour every year! Please don't miss the opportunity to win the **2018 Greek Isle Cruise** – the survey takes 3 minutes or less. Help spread the word about our contest and the benefits of membership. Referring members strengthens the credit union, and that's good news for you and ECSFCU."

## Power Your Jingle With Visa®

Holiday spending season has arrived. Count on ECSFCU to deliver a competitive credit card rate and a hassle-free way to pay wherever you are. All cards are EMV-chip-enabled for enhanced security.

- Choose between a card with rewards or a lower rate
- No annual fees
- No balance transfer fees
- Worldwide acceptance

### Apply Online Today!

Visit [www.EastCountySchools.org](http://www.EastCountySchools.org), call (619) 588-1515 or stop by a branch.

\*APR = Annual Percentage Rate. Contact the credit union for complete details. Other rates available based on creditworthiness.

## Visa® Credit Cards

Rates As Low As

9.25% APR\*

Get Peace Of  
Mind With Credit  
Card Alerts!

Get an email or text  
every time your card  
is used.





Carla Trevino, Captain ASAP and Karen Fleck at the Cajon Valley Staff Welcome Back Breakfast



## ECSFCU Comes To You!

Fulfilling our mission to serve the education industry, ECSFCU has attended school district events all over East County at Welcome Back events, Professional Development Days and Fall Benefit Fairs.

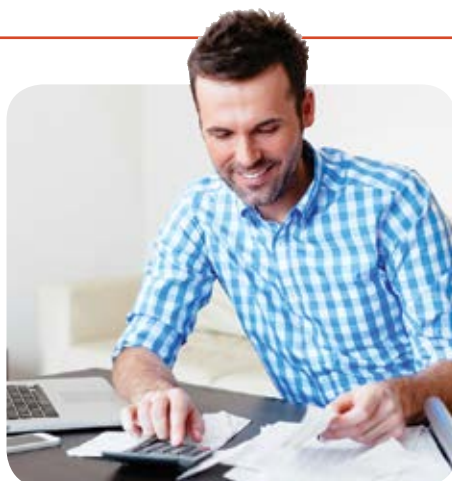
We want to bring the credit union to you! We are able to open new accounts and provide any non-cash transactions that our members would request in-branch, while on campus.

## "Better Than Free" Bill Pay

New users can earn a **\$20 cash rebate** by paying three or more different payees during the first 90 days! Plus, enjoy these benefits:

- Save time by scheduling recurring payments
- Avoid late fees with payment reminders
- Pay nearly anyone in the U.S.A.
- View online payment history 24/7

Visit [www.EastCountySchools.org](http://www.EastCountySchools.org) and log on to Online Banking or call (619) 588-1515 to sign up today.



**Annual Meeting  
February 13,  
2018**

## Board of Directors – Nominations And Elections

Three (3) vacancies on the ECSFCU Board of Directors will be filled at the next annual membership meeting on Tuesday, February 13, 2018. ECSFCU bylaws require a minimum of two members to be nominated for each vacancy. Nominations can also be made by petition from members.

The deadline to submit nominations and petitions is Friday, November 10, 2017. All nominations must include a signed certificate from the nominee stating that he or she will serve if elected. Printed ballots will be sent to all members in January 2018. Should there only be one nominee for each vacancy, there will NOT be an election by ballot and no nominations from the floor will be accepted at the annual meeting.

Qualifications should be submitted in a written statement of 100 words or less to the Nominating Committee at:

East County Schools FCU  
Attn: Nominating Committee  
PO Box 20400  
El Cajon, CA 92021

## Revive Dormant Accounts

Save money when you reactivate an account that has not been used for one full year. Make a single monetary transaction such as a deposit or withdrawal, or better yet, set up direct deposit to the account and you won't need to think about it again. These actions will avoid a possible quarterly inactivity fee. Stop by a branch or call (619) 588-1515 with questions.



## Unwrap Some Extra Cash With Skip-A-Pay

Don't let the season of giving – *and spending* – dampen your spirits. ECSFCU's Skip-A-Pay Program lightens your load and unwraps some extra cash. For only \$25, skip one month's loan payment (November, December, or January), and redirect those funds to holiday happiness. **Some restrictions apply.** Contact the credit union for details.

### Are Your Accounts Up To Date?

## Beneficiary Information

If you are recently married, divorced or widowed, you may need to update your account beneficiaries. Get a new signature card from ECSFCU to name new beneficiaries, and then mail, email or drop off the completed form to a branch.

### Contact Details

Does the credit union have your current address, primary phone and email address? You may change or check these details on your own via Online Banking at [www.EastCountySchools.org](http://www.EastCountySchools.org) or call (619) 588-1515 during business hours.

## 2017/2018 Holiday Closings

**Thanksgiving Holiday** – Thursday – Friday,  
November 23 - 24

**Christmas Day** – Monday, December 25

**New Year's Day** – Monday, January 1



### 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.

Phone (619) 588-1515 | Fax (619) 588-2197  
[www.EastCountySchools.org](http://www.EastCountySchools.org)

