

GET \$100
With Your Vehicle Refinance!

Get \$100* With Your Vehicle Refinance!

Just in time for your summer driving pleasure, you can receive \$100 plus the \$15 DMV transfer fee when you refinance your vehicle loan at East County Schools FCU.

- Lower your Payment **
- Lower your Interest Rate**

Apply online at EastCountySchools.org, contact us at (619) 588-1515, or stop by a branch today. Offer expires Sept. 30, 2018.

You'll feel great with an extra \$100 in your pocket and an affordable monthly payment that fits your budget!

*\$10,000 minimum loan. Mileage restrictions may apply.
**Rate and payment will be based on your individual creditworthiness.



INSIGHT

A Few Words From Our CEO

As we write the final chapter of another academic year filled with collaboration, innovation, and achievement, we can all stand back and take great pride in the quality of education in our East County communities.

If you haven't done so already, I encourage you to take a look at some of our East County School District videos that we have produced recently. These illustrate just a few of the heroes in our community that serve our students so well. They include, among others – LMSVS's "Lift Program", CVUSD's "Maker Bus 537" and "TEDxKids@ElCajon", GUHSD's "Santana High School Engineering Pathway", LGSD's "Lemon Grove Academy for the Sciences & Humanities", Mountain Empire's "FFA & Agriculture Program", Lakeside's "Teachers Breakfast", GCCCD's "Office Professional Training", and Santee's "Hill Creek School Culinary Class".

All of these videos are our way of helping to shine a bright light on some of the amazing work that is going on every day in our East County School Districts. Look for more this upcoming academic year as we continue to raise the bar of "Serving Our Own".

I hope that each and every one of you takes full advantage of the summer break to re-charge your batteries and spend some well-deserved time with your family. Here at East County Schools Federal Credit Union, we applaud your efforts with great pride.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

Share The Gift Of Membership!

Refer an immediate family member (spouse, parents, siblings or kids) or a coworker to become a member of East County Schools Federal Credit Union and **you BOTH will receive \$50***! All East County school district employees are eligible for membership: part time, full time, non-benefited, classified and certificated.

**Get \$50
And We'll
Give You
Both \$50**

Share the benefits of your credit union with those around you and earn cash! No limit, but new members must join by September 30, 2018 for this special incentive.

*Existing member must be 18 years of age, in good standing. New member must establish a Share Savings account with a \$5 minimum deposit, plus open one additional deposit or loan product. All new accounts are subject to approval. Not all applicants may qualify for a loan. Only one membership promotion may be applied per new member.



I need to go to this

Free Seminar

Avoiding Scams – Safeguarding your Family

We think we can recognize a ruse, but thieves are smarter than you think! Teenagers and adults – this is a seminar not to be missed. Learn to avoid the most common scams:

- Phone scams
- Email phishing
- Identity theft
- ATM skimmers
- For-sale-by-owner

Location: El Cajon Branch –
1069 Graves Ave, Suite 100, El Cajon, CA 92021

- Refreshments will be served •

Please R.S.V.P. by calling (619) 588-1515 or registering online at www.EastCountySchools.org.

Date: Wednesday, July 25th at 5:30 p.m.

Congratulations Are In Order On STING!

Student Teachers Igniting the Next Generation at Granite Hills

Matt Davis, a Granite Hills High School International Baccalaureate (IB), English and Film teacher, encourages student innovation and collaboration in a Project Based Learning example, called STING: Student Teachers Igniting the Next Generation.

Mr. Davis is the lead teacher for a program usually held only at colleges. Each year, Granite students participate as "teachers."

They plan lessons, coordinate, and teach an all day Saturday event for middle school students in many East County districts. The goal is to engage the students in a positive high school learning experience, and guide the students in lesson design, pacing, checking for understanding, formative assessment and more.



Principal Mike Fowler smooths the way by saying "Yes" to ideas and welcoming challenges that have allowed STING to flourish for 8 years. Davis and Fowler were honored at a recent Governing Board meeting for having earned the ECSFCU sponsored GUHSD Innovation and Collaboration Award for Spring 2018.



5 Tips On Saving For A Home While Renting

If you're currently renting, but want to someday buy a home, saving a down payment is an important first step. The trick is to balance paying your rent and saving money at the same time. With the economy and the housing market on an uptick, this is the time to put down roots while the interest rates are still relatively low by historical standards.

- 1. Create a monthly budget.** You build savings by spending less than you earn.
- 2. Quarantine your savings.** The simplest way to avoid this is to create a dedicated ECS account just for your housing fund, and then quarantine it from any spending.
- 3. Make savings automatic.** The idea is to pay yourself first.
- 4. Work more.** If you are eligible for overtime or additional work, take every opportunity that comes your way. And if you're not, consider taking a second job on the side even if it's only a few days or a few projects each month.
- 5. Ask for support.**

Make sure your friends and family know how your behavior is changing so they can meet you halfway.

East County Schools Awarded \$1000 Each To The Following Thomas H. Gould / Paul R. Marsh Scholarship Recipients



Michelle Bristol
El Capitan
High School



Sydney Hitt
Granite Hills
High School



Morgan Burton
Steele Canyon
High School



Riley Ellis
Valhalla
High School

The credit union is proud to contribute to the continued education of our member families.

Planning For Your Child's Future?

East County Schools offers two excellent options to save for higher education and future success:

- Coverdell Education **Savings Share** Account (ESA)
- Coverdale Education Savings **Certificate** Account (like a CD)

- Small steps now make future education plans a reality
- Use for children, grandchildren or yourself
- 3 month to 60 month certificates available

Is The Future Here? How To Help Your College Student

Open a Joint Checking Account and Joint Credit Card Account with your student.

- Easy transfers between accounts
- Transparency with online account information
- Provide a safety net and help build credit
- Access to 30,000 fee-free ATMs nationwide



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



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- Spend only what is loaded on the card
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Gift Cards

- Perfect for Recognitions and Celebrations
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Reloadable Cards:

- NO links to your other accounts
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Travel Cards

- Secure with chip technology
- Works with merchants worldwide
- Replaceable if lost or stolen

1 FDIC insured when registered. Card replacement fee \$9.95.

Holiday Closings

Independence Day – Wednesday, July 4, 2018

Labor Day – Monday, September 3, 2018