

ECSpotlight

NEWS OF INTEREST
WITH OUR MEMBERS IN MIND

Spring 2016

INSIGHT

A Few Words From Our CEO

The awards keep piling up! In our last newsletter I announced that East County Schools Federal Credit Union was selected by the

California School Boards Association as their 2015 "Community Partner of the Year". Well, in February the San Diego East County Chamber of Commerce recognized East County Schools Federal Credit Union as their Financial Industry Sector "Business of the Year". We are very proud of the role that we play in contributing to the East County education community, and we hope that you will share this commitment with others who share that same value, your colleagues on campus.

Turning the page for a moment, I am proud to announce that our Vice-President of Lending & Operations, Rita Winton, will be retiring at the end of March. In her 12 years with ECSFCU, Rita has introduced new loan products, services and member service enhancements to our organization. We wish her all the best in retirement. She deserves it.

As her replacement, we welcome Dan Kitchen. Dan has a great deal of credit union experience, and just happens to be the son of a former GUHSD Administrator by the same name. Talk about keeping it in the family. We are very fortunate to have him join our team.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

EAST COUNTY SCHOOLS
FEDERAL CREDIT UNION



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Auto Loan Rates As Low As

1.49%
APR*

For Up To 60 Months

Head For The Open Road – Let Us Put You In Drive With Your Next Auto Loan!

East County Schools FCU has auto loans just your speed, with low rates on new and used vehicles. Get pre-approved and you'll save time and money at the dealership so you can get into your car and on the road.



Rates as low as **1.49% APR**,* up to 60 months on new and used auto purchases



Additional terms up to seven years for larger ticket purchases



Defer your first payment until July 2016**



Gas up – We'll give you a \$50 Gas Card at the time of loan closing!



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* APR=Annual Percentage Rate. Your actual APR may differ based on your credit history.
.50% added to rate if not on automatic payment or payroll deduction.

** Interest will accrue from the date of your loan funding until the time of your first payment.

Thomas H Gould / Paul R Marsh Scholarships



The credit union will be awarding two (2) \$1,000 scholarships to two (2) graduating high school seniors planning on attending college in the fall. Students must be a member of the credit union or a family member of a current ECSFCU member to apply. Applications are available on-line at www.eastcountyschools.org. All applications must be submitted by Thursday, April 28, 2016.

Visa® Chip Cards –They're Here!

Your Security is Our Priority. ECSFCU is now issuing Visa® credit cards featuring chip technology (also known as EMV). This technology provides an added layer of security to your card at no cost to you.

Thousands of stores already have chip-enabled terminals. It is more secure because the chip stores data on your card that is harder to counterfeit. Every time you use your card, the data on the chip changes making it difficult to copy.

Chip card use is already common around the world and is growing in the United States. Travel is easier because of the widespread use of chip cards.

If you don't already have an East County Schools Federal Credit Union Visa card we encourage you to apply on-line today or call Member Service Representative for more information.



Open An East County Schools FCU IRA Account Today!

Today, more than ever before, one of the greatest challenges facing American workers is assuring their financial security in retirement.

Individual Retirement Accounts (IRAs) let you augment your pension and Social Security income with a potentially tax-deferred* savings vehicle. We offer both Traditional and Roth IRA products to meet your individual needs. And an ECSFCU IRA is a great way to sock away money for the future that will never lose its original value and is insured up to \$250,000 with the National Credit Union Share Insurance Fund (NCUSIF). Why not open your IRA today? Give us a call at (619) 588-1515.

*Consult your tax advisor.

Did You Know?

This summer, you can save more on your summer adventures to local theme parks and movie theaters. Before you head out, stop by ECSFCU to pick up discount-priced tickets to the following locations:

Theme Parks

- Disneyland
- SeaWorld
- Knott's Berry Farm
- LegoLand

Movie Theaters

- Regal
- AMC Green
- Reading

2016-2017 Board Of Directors And Annual Report

We are pleased to announce the Officers of the ECSFCU Board of Directors for 2016 - 2017.

- Patricia Floyd, Chairman
- Ezequiel Cardenas, Vice-Chairman
- Karen Burnworth, Secretary
- Scott Buxbaum, Treasurer
- Paul Schnaubelt, Director

The 2015 Annual Report is now available. You may pick up a copy at the credit union or give us a call and we'll be happy to mail you one. You may also visit us on-line at www.eastcountyschools.org for an electronic version.



Holiday Closings

Memorial Day

Monday, May 30, 2016

Independence Day

Monday, July 4, 2016



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