

INSIGHT



A Few Words From Our CEO

The first quarter of 2017 has been a very busy and exciting three months for your credit union.

First of all, I am pleased to announce that we have expanded our East County footprint by including Mountain Empire Unified School District, Ramona Unified School District and both Julian School Districts into our field of membership. We are still exclusive to school employees and their family members, and that's not likely to ever change.

Secondly, we want to make it easy and rewarding for your family and co-workers to also join the credit union. Watch for a special 0% loan option for you and new members, along with an easy online account opening option in the near future.

Lastly, we are proud to announce that we are planning to launch our new "Instant Issue"

Debit Cards during the 2nd quarter of 2017. New cards will be available instantly for new debit card account holders or for those who had a card lost or stolen.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer



Nathan Garrett
Student
Santana High School



Jason Kay
Engineering Teacher
Santana High School

Santana High School CTE Programs Pathways That Define The Pursuit Of Happiness



In the words of Santana Senior Nathan Garrett, an aspiring nuclear physicist in the Engineering Pathway, Career Technical Education programs **"help students find direction and purpose in their life."**

Staff members like Teresa Stanley, Robotics Advisor and Jason Kay, Engineering Teacher, provide authentic hands-on career opportunities for students like Nathan by identifying a career they might want to pursue. By combining technical with real-life learning, the CTE Program gives valuable experiential feedback to students and concrete direction to their career aspirations.

Students at Santana may select from one of five pathways: Manufacturing, Engineering, Culinary Arts, Arts/Media/Entertainment or Transportation. This is also excellent news for parents. By refining a student's career direction, a student is more inclined to get an undergraduate degree within four years, which ultimately keeps college tuition costs in check. View the Santana HS CTE video on our website or Facebook page.

**HURRY
LIMITED TIME
OFFER!**



New & Used Auto Loans

Rates As Low As

**.99%
APR***

**Our Fee-Free ATMs Are
Just A Hop, Skip Or A Jump Away**



Or just look for the Co-Op logo

Rates This Low, You'll "1/2" To Buy!



Receive up to **.50% OFF** your auto loan rate when you buy your vehicle with New Cars Inc., through East County Schools FCU.

APPLY ONLINE TODAY! www.eastcountyschools.org

Smile And Wave In Your New Wheels!

*APR = Annual Percentage Rate for well-qualified borrowers. Rate includes 0.50% automatic payment discount from an ECSFCU checking account or payroll deduction. All loans subject to approval and rates are subject to change. When you purchase a vehicle through our auto buying partner, New Cars Inc.: get 0.50% off your qualifying interest rate for loans up to 66 months, or 0.25% off your qualifying interest rate for loans 67-84 months. Other rates and terms available. Offer valid for loans initiating by May 31, 2017.

House Calls Anyone? "CU2U" Complimentary Service

That's right – East County Schools FCU will come to YOU at your convenience, to your absolute most convenient branch: your school, your office or just about any other public meeting place. Our goal is to make it easier to manage your finances and enjoy more living life. Any credit union business you would normally do at a branch, we can do on a CU2U call (cash transactions are the exception):

- Open a new account
- Fund your approved loan
- Movie ticket delivery
- Notary service for CU documents

Call 619-588-1515 to schedule your CU2U appointment!



Congrats To Our 2017-18 Board of Directors

We are pleased and honored to announce the 2017-18 Officers of the ECSFCU Board of Directors:

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

2016 Annual Report Hot Off The Press

Our 2016 Annual Report is now available. Members can view it online under ABOUT US at www.eastcountyschools.org and archive for recordkeeping or stop by the credit union for a copy. We'd be happy to mail you a report as well – just give us a call at **(619) 588-1515**.



Thomas H. Gould / Paul R. Marsh Scholarships

APPLY TODAY! Deadline: Friday, April 28!

Wow, time flies by, doesn't it? Congrats on your upcoming graduation and pursuit of higher education. Time to prepare for college and score some scholarships! Any student member enrolled as a full-time student at an accredited college is eligible to submit an application for one of two \$1,000 scholarships awarded by East County Schools FCU. If student is not a primary accountholder, an application will be accepted if a family member has an ECSFCU membership. Applications are available online at www.eastcountyschools.org. Good luck!

Free Coin Counting Machine

Members Only

Stashing your loose coins in a jar? Turn that jar into "fun money" for a night on the town or direct deposit into your ECSFCU Checking or Savings Account for a rainy day. Save time counting and rolling your coins by using our free coin counter in the El Cajon branch lobby.



Adiós And Congrats To Debbie –

Enjoy Your FREE Trip To Spain!

The 2017 Educators Tour to Spain will include winner, **Debbie Avery Weaver**, who recently retired and got married. Triple congratulations! Spain will be quite the honeymoon destination! Debbie is a long time ECSFCU member. Fun fact: the credit union's very first mortgage was Debbie's home! Starting this July, you can follow the adventures of Debbie and her trip mates on the daily blog post at www.eastcountyschools.org (below ABOUT US).



How would you like to be next year's winner?

Answer the survey next February for your chance!

Did You Know?

Save MORE – Do MORE Adventuring!

Get discounted tickets through ECSFCU for local theme parks and movie theaters and enjoy more summer adventures!

Theme Parks

- San Diego Zoo
- SeaWorld
- Knott's Berry Farm
- LegoLand

Movie Theaters

- Regal
- AMC
- Reading



2017 Holiday Closings

Memorial Day – Monday, May 29

Independence Day – Tuesday, July 4



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