

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.

One of the most enjoyable aspects of my job is the time spent working directly with so many of our local school employees in making a difference in the lives of our young men and women. From my position as Chair of the San Diego East County Chamber of Commerce's Business & Education Committee, I have seen first-hand the amazing levels of engagement that come from project-based learning, and what happens when, as one Principal states, "You set the stage for the students and then get out of their way."

I hope that each and every one of you take full advantage of the summer break to recharge your batteries and spend some well-deserved time with your family. Here at East County Schools Federal Credit Union, we applaud your efforts and stand ready to serve your needs with any of our products and services that are uniquely tailored with our school employees and their family members in mind.

I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

Finance Your College Dream With A Private Student Loan



At East County Schools Federal Credit Union, we know that continued education is important to you. No matter if it's you, your children or grandchildren that are pursuing their dream, our Private Student Loans* are designed to help make that dream come true.

Whether it's our **cuScholar** loan for while you are in school or our **cuGrad** loan to consolidate existing student loans, you can't go wrong.

cuScholar

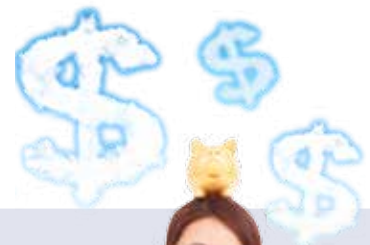
- Pay for all qualified education expenses
- Potential for even lower rates with good grades
- Cosigner release upon request and after 24 consecutive, full monthly on-time payments, and income requirements are met

cuGrad

- After college – Student Loan Refinancing
- Interest-only repayment option up to four years
- Cosigner release available for creditworthy borrowers after 12 on-time principal and interest payments

Plus Both Options Offer

- .25% interest rate reduction when you sign up for automatic payments
- No origination fee



Let Us Help Finance Your Dreams

View current rates and apply online at
www.eastcountyschools.org/studentloans

Protect Your Money While Traveling



Summer is vacation time, but plenty of thieves are on the loose as well, trying to get your money while you're on vacation. Here are some ways to keep your money safe when you're traveling stateside or overseas.

- Divide money and credit cards into multiple safe places – that way if one money source is lost or stolen, you'll still have ways to pay
- Stow valuables securely – use hotel in-room safes or safe deposit boxes
- Use a money belt or travel wallet
- Protect your mobile devices with passwords

Convenience On The Go!

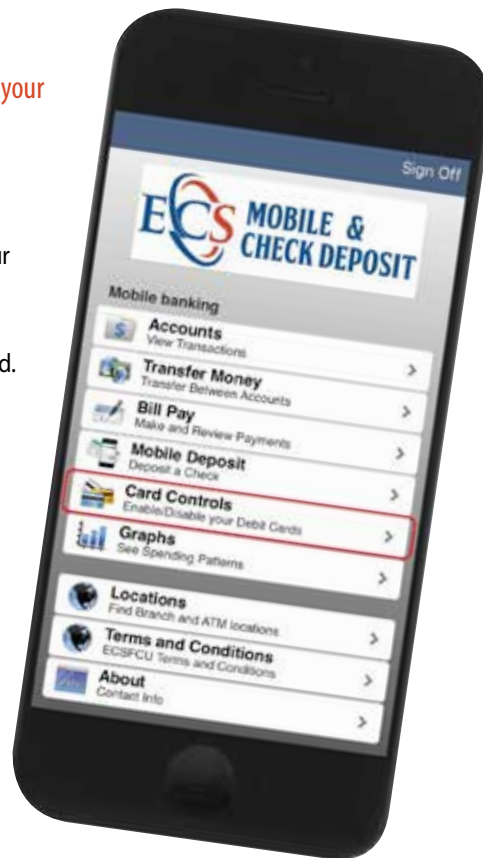
ECS Mobile & Check Deposit makes managing your accounts on the go simple and convenient.

Some newer features include:

- **Fingerprint Sign On**
For iPhone 6 or newer, no more typing in your password
- **Card Controls**
Control how and when your debit card is used. Turn it off when you don't need it!
- **Quick Balance**
See your account balances quickly, without logging in

Plus, you can also:

- **Transfer Funds**
- **Pay Bills**
- **Deposit Checks**
- **View Account History**



Download The App Today!



Did You Know?

Save more on 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 | Movie Theaters |
| • Disneyland | • Regal |
| • SeaWorld | • AMC Green |
| • Knott's Berry Farm | • Reading |
| • LegoLand | |

Upgrade Your Home This Summer

Summer season is home improvement season. The following are some of the best jobs to tackle while the weather is warm and the lending rates are low.

- *Repair or Replace the Gutters: Leaks, splashing water during rainstorms and standing water are signs the gutters are going to need repair or even replacement.*
- *Repair and Seal Decks: Check for cracks, moss, mold and rotting boards. Replace boards that need it, and use a quality deck seal to protect the wood all summer.*
- *Exterior Paint or Repair/Replace Siding: Protect your home from the elements by making sure the outside looks and performs its best.*
- *Install Energy-Efficient Windows: Making sure your windows are air tight, with no leaks, ensures your heating and cooling system will work most efficiently.*
- *Landscaping: This could be a big or small project, depending on the size of your yard.*
- *Kitchen Upgrades: This upgrade may do the most to improve your resale value.*

Take advantage of your home's equity and pay for your home improvements with a Signature Equity Loan or Home Equity Credit Line today. Visit www.eastcountyschools.org for more information.

Holiday Closings

Independence Day - July 4, 2016

Labor Day - September 5, 2016



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

