

## INSIGHT



### A Few Words From Our CEO

Your credit union has kept up the momentum finishing the second quarter with many online, mobile app and statement upgrades and improvements for our member owners' safety and ease of use.

Long awaited, it's up and running - new members may now join and open their account online. With the new ease of joining in place, we have an active membership campaign going through August 31, 2017. New members who are employees in our school districts qualify for a 0% two-year loan for up to 5% of their annual salary (up to \$5,000). Our existing members can also qualify for this loan by referring a family member for membership. Details are on our webpage.

Recent vehicle financing leases for two of our school districts round out a successful first half of 2017.

It will be a busy summer as we work to exceed your expectations for the new school year. We hope your break is filled making memories with your family and friends. While you play or work, our staff at East County Schools Federal Credit Union is here to serve you online and in branch, to meet all your financial needs.

I hope to "C U" soon,

Steven A. Devan  
President & Chief Executive Officer

## Collaboration At Its Finest Real World Experience For Grossmont HS Seniors



The TEDx Kids Committee in the K-8 Cajon Valley Union School District (CVUSD) approached Carolyn Jungman, Digital Arts Pathway teacher in Grossmont High School (GUHSD), to see if her students could develop a logo for the 2017 TEDx Kids event. To make the career experience legit, the TEDx Kids Committee pitched the idea directly to Jungman's students - all seniors in the capstone course of the Media Arts pathway.

Kari Hull from CVUSD shared, "It was a relevant, real world project with Cajon Valley as the client." The students worked collaboratively with each other, the Committee and the CVUSD print shop. The joint efforts of staff in two school districts working together to engage students in a beneficial way, earned the group a GUHSD Spring 2017 *Excellence in Innovation and Collaboration Award*.



CONGRATS to awardees whose names are in bold (pictured L to R): Dan Barnes, Elva Salinas, Robert Shield, Karen Fleck, Chris Fite, **Kari Hull**, Dr. Gary Woods, **Carolyn Jungman**, Daevionne Beasley, **Alison Jungman**, Dr. Tim Glover, **Melanie Brandt**, Jim Kelly. Not shown: **Eyal Bergman**.



High five to Jillian Kan whose "Power Up" logo was selected, shown here with Carolyn Jungman.

(View our video at [www.EastCountySchools.org](http://www.EastCountySchools.org).)

**New  
Registration  
Required For  
CU@U Online  
Banking**

## Our Services Got A Facelift – Nip, Tuck, Wowza!

We've made changes to key Member Services to enhance security, improve navigation, provide new capabilities and simplify use. The facelift includes a new modern look and feel to make your life easier. Visit [www.EastCountySchools.org](http://www.EastCountySchools.org) and check out our upgrades and FAQ section. Please note that all members must submit a new registration and create a new user name and password.

### Highlights Include:

#### Online Banking

- Single, more secure login with username and password system for all accounts
- Customizable views with ability to assign login access to others
- Transaction alerts (via email or text)

#### Bill Pay

- New customer support phone number is **(877) 308-0247**
- All payees and scheduled payments will migrate without disruption

#### Mobile App

- Single, more secure login with user name and password system

#### eStatements

- All 2016/2017 to-date history/past statements will be available
- Easier to read with modern look and feel (paper statements, too)





## Tips For Using Your U.S. Card At Payment Terminals In Europe

Some payment machines may prompt you to enter your PIN. Because you might run into this, it's important to contact your credit union well before your trip to request your card's PIN (if your financial institution says the PIN is only for cash withdrawals, ask for it anyway). Be sure to allow time to receive your PIN by mail.

Even armed with a chip card and a PIN, you may still hit some bumps in the road. U.S. chip-and-signature cards are not configured for offline transactions (in which the card is securely validated without a real-time connection to the financial institution). This is a common hassle at unmanned payment terminals, such as Dutch train ticket machines, French toll plazas and out-of-the-way Swiss gas stations.

If a self-service payment machine won't accept your card, look for a cashier nearby who can process your card manually. (For this reason, it's a good idea to allow a little extra time at train stations and the like, as staffed service windows almost always have longer lines than ticket machines.) Since most payment machines take cash, it's also smart to keep spare change handy in case there's no cashier nearby (for highway toll booths, parking garages, luggage lockers, bike-rental kiosks, etc.).

Drivers in particular need to be aware of potential problems when filling up at an unattended gas station, entering a parking garage or exiting a toll road. Be prepared to move on to the next gas station if necessary (don't let your tank get too low, especially if driving at night or on a Sunday). In a pinch, you could ask a local if you can pay them cash to run a transaction on their card. When approaching a toll plaza, err on the easier (if slower) side by using the "cash only" lane.



## Missing A Paycheck Or Two Over The Summer?

Teachers and other seasonal employees may have to scrape by during summer months without an incoming paycheck. Scrape no more next year with this unique Summer Savings plan.

### Here's How It Works:

Deposit savings throughout the school year via direct deposit/auto transfer (minimum balance of \$5.00). Then during the summer months, these savings become your income – receive half of it the end of July and the balance the end of August!

Visit [www.EastCountySchools.org](http://www.EastCountySchools.org) to learn more or call (619) 588-1515 to open an account today!



## Holiday Clubs Work!

Before you know it, the holidays sneak up and it's time to shop for gifts, again. Avoid the surprise this year and join the Holiday Club Saver program! Save a little each paycheck and routinely deposit funds via direct deposit and automatic transfer (minimum balance of \$5.00). It's a simple way to get these savings as a "bonus paycheck" the first week of November, just in time for holiday shopping.

Visit [www.EastCountySchools.org](http://www.EastCountySchools.org) to learn more or call (619) 588-1515 to open a Holiday Club Account!

## 2017 Holiday Closings

**Independence Day** – Tuesday, July 4

**Labor Day** – Monday, September 4

## Thomas H. Gould / Paul R. Marsh Scholarships

Congratulations to our two winners, each receiving \$1,000 scholarship awards. Best wishes for continued success!

**WINNERS  
ANNOUNCED**



Sarah Nolan (and parents), Senior from San Pasqual HS, heading to Connecticut College.



Jack Schaefer, Senior from Steele Canyon Charter HS, heading to University of CA, Los Angeles.

## Affordable Student Loans And Refinancing For Graduates

Whether you need help covering college tuition and expenses for an undergrad or graduate degree, or need to refinance a student loan after graduation, ECSFCU can help with Student Loan Refinancing and Private Student Loans. We began accepting Private Student Loan applications for fall semester on June 1. Let us help finance your future affordably.

### Choose A Smart Option

- Borrow what you need up to \$120,000 (undergraduate) or \$160,000 (graduate)
- Competitive rates and potential good student rate reduction
- Apply in less than 15 minutes

### Apply Today!

Visit [www.EastCountySchools.org](http://www.EastCountySchools.org) to apply and for current rates.



### 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)

