

INSIGHT



A Few Words From Our CEO

"Happy New Year!" to all of our member-owners, from your staff, Supervisory Committee and Board of Directors. We wish you and your family all the best in 2016.

We continually strive to enhance the commitment found in our Mission Statement by providing financial solutions that are uniquely tailored to our educational community and delivered with a genuine focus on value, trust and exceptional service. To that end, we scheduled more "C-U-2-U" appointments in 2015 than ever before. (This is our free Credit-Union-2-You "On-Campus" lobby service for virtually all "non-cash" transactions.) ECSFCU is the only financial institution in San Diego County to provide this type of member service.

We also spend a tremendous amount of time connecting with campus personnel, supporting various education foundations, and of course, developing close working relationships with district bargaining units to be sure that we stay current on what matters most to our member-owners. The San Diego County School Boards Association recognized this earlier this year by awarding ECSFCU with the "Community Partner of the Year" award. We were nominated by the Grossmont Union High School District, and this was our 3rd such nomination in the past 7 years by multiple school districts. We think that speaks volumes of our dedication and service to East County Schools.

Happy holidays, and I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

At The Heart Of It All, We're Family

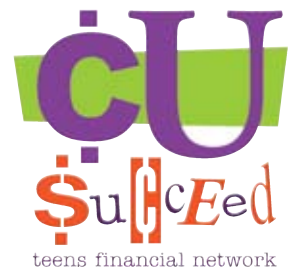
Refer A Family Member – Get Movie Tickets!

Being a member of East County Schools Federal Credit Union is a family affair. When you're a member, all the members of your family are eligible to join – from your spouse to parents and grandparents to your kids and siblings.

Now ECSFCU is giving you an extra incentive for bringing in your family for membership – free movie tickets! With every new member referral, you will receive 4 Regal Movie Passes,* which you can use to have a family movie night!

Sign Them Up For Teen Checking

When you refer your teen, sign them up for a CU Succeed Teen Checking Account. Not only does it help them manage their money and give them real-world financial tools, it can earn them money. We reward every student with a \$10 savings deposit with each semester report card they submit with a 3.0 GPA or higher.



Refer A Member Today!

Stop by the credit union with your referral, or call us at (619) 588-1515.

Be Entered To Win More!

As an additional bonus, those who refer new members will be entered to win a \$100 Regal Movie Gift Card!**



*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.

**See Member Service Representative for full details and drawing date.



Board Of Director Elections And ECSFCU Annual Meeting Of The Membership

Mark your calendar and plan to join us at the ECSFCU Annual Meeting of the Membership on Wednesday, February 17, 2016 at 5:15 pm. The meeting will take place at:

East County Schools Federal
Credit Union Branch Office
1069 Graves Avenue, Suite 100
El Cajon, CA 92021



Board of Director Election ballots and voting information will be mailed to all members in January. All ballots must be cast and returned by Friday, February 12, 2016. We encourage your participation in the election process and we hope to see you at the annual meeting!

Complimentary "Shred Day" At ECSFCU

Saturday, January 23, 2016 – 9 am to 12 noon

We invite you to bring all of the important papers you need to have destroyed to the East County Schools branch office in El Cajon on Saturday, January 23, 2016! Our paper destruction company will "destroy" your sensitive and personal paper documents – right here in our parking lot! There is a limit of four (4) boxes of paper per member. Approximate size of your boxes should be 12 x 16 x 10 – which is a standard letter/legal storage box size – and your box will be returned. No cardboard, styrofoam or plastic; please only bring paper documents.

Move Your Loan Balances To ECSFCU And Save In 2016

Are you looking for ways to save money in 2016? East County Schools Federal Credit Union is happy to help with two simple ways to save your hard-earned cash.

Consolidate Your Credit Card Balances

Sometimes it seems those credit card balances are never going to go down. We can help you get that debt paid off with a debt consolidation loan. We offer no-collateral consolidation loans up to \$10,000 for up to 48 months, so the payment will be easy on your budget!

Refinance Your Auto Loan

If you currently have a high-rate loan with another financial institution and are looking to lower your payments, refinance with East County Schools FCU. Our refinancing includes loans up to 120% of Kelley Blue Book value on your vehicle, no refinance fees and terms up to 72 months.*

To find out more about balance transfers or refinancing your auto loan, call (619) 588-1515 or visit www.eastcountyschools.org and apply on-line!

* Conditions apply. Terms up to 72 months requires a minimum loan amount of \$15,000.



Did You Know?

You can choose direct deposit for your Income Tax Refund – and it's free. You'll also get your return much faster by filing electronically with direct deposit to your ECSFCU account. Simply provide your Tax Preparer a voided check or deposit slip so they have the correct account number and credit union routing number for your tax return. If you prepare your own return, enter the credit union's ABA transit/routing number (3222-7650-9) and your respective account number in the refund section of forms 1040 and 1040EZ. It's simple, secure and convenient!



It's Time To Order Your Free Annual Credit Report!

Monitoring your credit is one of the best ways to spot identity theft. Obtaining your credit report once a year to correct errors and detect any unauthorized activity is vital in today's changing credit climate.

When you request your credit reports, be sure to get one from each of the three agencies, since they may each contain different information. Because your credit file is used to evaluate applications for credit, insurance, employment and renting a home, you should be sure that the information on your report is accurate and up-to-date. If you suspect a problem, contact the agencies immediately.

Ordering Your Report Is Quick And Easy!

Simply visit www.annualcreditreport.com or call 1-877-322-8228.

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 18, 2016

Presidents' Day

Monday, February 15, 2016



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