

ECSpotlight

NEWS OF INTEREST
WITH OUR MEMBERS IN MIND
Winter 2017



INSIGHT

A Few Words From Our CEO

On behalf of the Staff, Management Team, Supervisory Committee and Board of Directors, I want to wish you and your family all the best in 2017.

During 2016 your credit union welcomed two new board members. We are very fortunate to have Karen Burnworth, retired GUHSD Manager of School Facilities, and Paul Schnaubelt, retired Teachers Union President from the La Mesa-Spring Valley Schools. Both have had an immediate positive impact on the board.

This past year we have experienced significant growth in our Balance Sheet, as well as improved products, member-owner services and outreach with our local school districts.

That said, we have even bigger plans for 2017 as we continually work to earn your trust, as well as the trust of your colleagues and family members.

In the coming year, you can expect a new website, improved home banking, more availability on school sites and key products and partnerships to better serve your needs.

Happy New Year, and I hope to "C U" soon,

Steven A. Devan
President & Chief Executive Officer

ECSFCU Presents Inaugural Innovation Award To GLLP



ECSFCU is delighted to recognize the first Excellence in Innovation and Collaboration Award recipients in partnership with Grossmont Union High School District. This award, given to the **Global Language and Leadership Program (GLLP)**, was designed to honor those who have developed and implemented programs that stretch beyond standard curriculum for the benefit of our East County students. El Capitan High School's four-year dual language immersion program in Spanish and Mandarin was a multi-year joint effort between Lakeside Principals Scott Goergens, Steve Mull and Brian Thurman along with Superintendent Dr. David Lorden and El Capitan principal Laura Whitaker and Coordinator Abby Anders.

The entire high school portion of this program was completely original and required years of planning to ensure that students matriculating out of the K-8 program in multiple languages could continue this program through graduation. The first of these students will receive a seal of tri-literacy on their diploma upon graduating in June 2018. In a most elaborate and successful version of collaboration, GLLP required an enormous commitment from district personnel and governing board members from both districts as well as parent input and staff development. Students are the real winners here, though. Their coursework goes far beyond traditional language courses. GLLP students will graduate with a unique world view, a cultural advantage and opportunities we can only imagine!

Congratulations from a very proud award sponsor and business partner – all of us at East County Schools FCU! [Click here](#) to view video!



New & Used Auto Loans
Rates As Low As
1.49% APR*
For Up To 60 Months

Add More FUN To Your Next Road Trip With A NEW Car!

East County Schools FCU has auto loans that will rev up the fun AND savings for your next trip. Plus pre-approval will give you negotiating power and help you save even more at the dealership! [Check here](#) to find your dream car quicker. [Apply online today.](#)

*APR = Annual Percentage Rate for well qualified borrowers. All loans subject to approval and are subject to change. .50% added to rate if not on automatic payment or payroll deduction. Other rates and terms available.

FREE Shred Day At El Cajon Branch



Saturday, January 21, 2017 – 9 a.m. to 12 noon

The new year is a perfect time to get a fresh start – reduce, recycle and remove excess paper clutter confidentially at the ECSFCU FREE Shred Day! Shred up to 4 copy boxes, paper only; copy boxes will be returned. See our [posted tips](#) about what to save and what to shred.



Your credit cards are maxed out and you have sticker shock about how much you spent over

the holidays. Now it's time to make a plan to get back on track and prevent getting wiped out from holiday debt next year.

- **Put Your Budget On A Diet** – Forego trips to the mall, cut back on your cable bill and give up your daily trip to the coffee shop.
- **Use Your Tax Refund** – If you get money back on taxes, use it to pay off high-interest debt.
- **Sell Your Stuff** – Turn unused and unwanted items, including gift cards, into cash! Look to Craigslist or eBay, or have a sale of your own.
- **Set Up A Holiday Club Account** – A club account from East County Schools FCU helps you save for a special occasion or the holidays. Determine how much you need and what you can afford to save each month. Then set up direct deposit to save time and commit to that savings plan. Contact the credit union for details.

Annual Membership Meeting

Wednesday, February 15, 2017 at 5:15 pm

Please join us at the [ECSFCU Annual Meeting](#) of the Membership. Per our bylaws, because there are only two (2) nominations for the two (2) vacancies, there will not be an election by ballot and nominations from the floor will not be accepted.

Hope to see you all at the meeting – we'll be waiting for you at:

East County Schools FCU, 1069 Graves Avenue, Suite 100, El Cajon, CA 92021



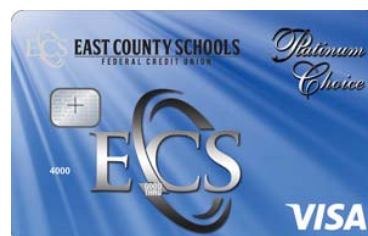
Save A Bundle By Transferring High-Rate Holiday Balances

Large credit card bills from the holidays are no way to celebrate the new year! Open an ECSFCU Platinum Choice or Platinum with CU Rewards Visa® card and take advantage of a low rate and these savings:

- No balance transfer fee
- No annual fee
- No minimum finance charge
- Interest-free grace period

[Apply For An ECSFCU Visa Today!](#)

If you don't already have a Visa from ECSFCU, it's easy to [apply online](#), or stop by a branch or call us at **(619) 588-1515**.



Did You Know?

Bill Pay With ECSFCU Is "Better than Free"!

First time users can earn a **\$20 cash rebate** from ECSFCU!

- Simply log in to your ECSFCU account online
- Select BILL PAY from the left side
- Add your Payees
- Pay three or more different payees during first 90 days

Visit [here](#) and logon to Online Banking or call **(619) 588-1515** to sign up today.





On Oct. 31, 2016, East County Schools Federal Credit Union hosted its very first, "Annual Finance/Fiscal Services Appreciation Breakfast and ECSFCU Facility Tour"

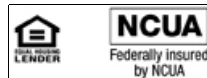
(Back, L to R:) Barbara Mistak, Audrey Maas, Erica Kuntz, Marsha Harris, Dionne Strope, Sue Kenny (Front, L to R:) Robin Pistole, Virginia Brawley



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16, 2017

Presidents' Day
Monday, February 20, 2017



El Cajon - Main Office
1069 Graves Ave., 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.

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www.eastcountyschools.org