

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 2018.

During 2017 your credit union upgraded to a new
and improved Online Banking platform, added
"Card Controls" to our Mobile Banking solution
that allows you to temporarily turn off access to
your Debit Card if you have misplaced it, etc.
Then, with just a couple of touches, you can
turn it back on.

We also launched our "Instant Access" issuance/
replacement for Debit Cards, and plan to do the
same for Credit Cards in 2018. No more waiting
for a new card.

Add to that the expansion of our District Business
Services by adding three (3) new school district
deposit relationships and vehicle lease financing.
This illustrates that our commitment to our East
County Schools as well as their employees and
family members is second to none.

Finally, we conducted a Corporate Vision Planning
session that was highlighted by the participation
of Cabinet level and Bargaining Unit Leadership
from five (5) of our East County School districts.
Their voice is extremely important to our ongoing
focus of operating our "School Employee Benefit"
business model.

With that said, we have even bigger plans for 2018
as we continually work to earn your trust, as well as
the trust of your colleagues and family members.

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

Steven A. Devan
President & Chief Executive Officer

Make Smarter Money Decisions

Our easy to use online financial calculators
provide you with the tools to help you make your
borrowing, savings and investment decisions.

Research:

- Auto Loans
- Credit Card Payoffs
- Mortgage Calculators
- Saving/Investment Choices

Win-Win Model For Freshmen Success Mt. Miguel HS's Dedicated Team Truly Engages Ninth Graders



At the heart of what makes the GUHSD Mt. Miguel High School's **Ninth Grade Academy** a model of Excellence in Innovation and Collaboration is the encouraging, positive, creative and passionate staff. With extra time allotted to work together and focus on freshmen, the staff can assess these students across departments: brainstorming unique supports; developing connections with students and their families; intervening frequently; and sharing strategies and successes. It's a model that's working. The effort is tangible with MMHS students feeling the positivity, the expectation of their success and the belief in their future. Results are proving that a winning formula is in place here! **Congrats to Key Collaborators:** Todd Linke, Antonio Mayen, Beverly Jones, Rob Raymond, Rachel Moritz, Sonia Gahlhoff, and Lin Kuzmich, with administrative support from Joel Tropp and Dr. Kimberlee Hedrick.



(L to R) Bob Shield, Chris Fite, Cambria Babbit, Bob Raymond, Dr. Kim Hedrick, Antonio Mayen, Gary Woods, Steve Devan, Sonia Gahlhoff, Jim Kelly, Todd Linke, Karen Fleck and Dr. Tim Glover. Joel Tropp, Beverly Jones, Rachel Moritz and Lin Kuzmich were also honored, but are not shown.

A Few Ways To Use Your Home Equity Line

Whatever your financial needs, an ECSFCU low-rate Home Equity Line can help.

Home Improvement Vacation Getaway Debt Reduction College Tuition



Learn
More At
EastCounty
Schools.org

FREE Shred Day At El Cajon Branch

Saturday, January 20, 2018 – 9 a.m. to 12 noon

Get a fresh clean start in 2018 – 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 at www.EastCountySchools.org.





Save On TurboTax®!

ECSFCU members can save up to \$15 on TurboTax®* – the #1 best-selling tax software. Get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can access a live CPA or EA to answer questions and review your tax return. Start TurboTax today and save! Learn more at EastCountySchools.org.

*Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



Appreciation Breakfast

On Nov. 14, ECSFCU enjoyed breakfast and an opportunity to meet with some of our finance and fiscal services partners.

Time-Saving Mobile Deposit

Try It, You'll Like It!

Here's How To Deposit Checks Using ECSFCU Mobile Banking App

1. Open the ECSFCU app, use your fingerprint or user name and password to securely sign in and select Mobile Deposit from the Menu Icon.
2. Sign the back of the check.
3. Select the account to receive the deposit and enter the amount.
4. Select the Check Front and Check Back buttons and take photos of the front and back of the check with your smartphone.
5. After confirming the details, tap Submit and then Confirm.

Go To www.EastCountySchools.org And View This Step-By-Step Video



Safeguard Your Credit

On September 7th, 2017, Equifax announced their cybersecurity incident. To learn more about it, including whether your personal information was potentially impacted, or to sign up for complimentary identity theft protection and credit file monitoring, visit Equifax here: <https://www.equifaxsecurity2017.com/>.



Annual Membership Meeting

Tuesday, February 13, 2018 at 5:15 p.m.

Please join us at the ECSFCU Annual Meeting of the Membership. Since we have only three nominations for three vacancies to our Board of Directors, our bylaws dictate that we will not hold an election by ballot and nominations from the floor will not be accepted.

See you at the meeting – we'll be waiting for you at:

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



2017/2018 Holiday Closings

Martin Luther King, Jr. Day –
Monday, January 15, 2018

Presidents' Day – Monday, February 19, 2018



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La Mesa, CA 91942-0217
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