



# ESCU

on

October 2017

Employment Security Credit Union



## 'Tis The Season



Celebrate the holidays in style with financial solutions from Employment Security Credit Union.

**ESCU signature loans** start at rates as low as 8.0% APR\* and feature flexible terms, so you can get the cash you need to make the season merry and bright. The application process is quick and easy, so you won't have to miss out on any of the holiday fun.

Need to stuff a few more stockings? Our **Visa® credit cards** feature low, fixed rates and no annual fees or balance transfer charges. Plus, you can shop confidently knowing you're covered by Visa's Zero Liability Policy.

Planning for the holidays can pay off with a **Christmas Club account!** Start with just \$5, and you can set aside funds all year long through payroll distribution. When the shopping and celebrations of the season roll around, just access your savings as needed.

\*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility, creditworthiness and loan term. Example monthly payment for \$1,000 borrowed for a 12-month term at 8.0% APR is \$86.99. Contact the credit union for complete details.

## Tell Us When You Travel

The holiday season can also be a busy travel season, so be sure to let ESCU know when you plan to hit the road. This will prevent your out-of-town transactions from triggering our fraud alerts, and you'll be able to access the funds you need without any unnecessary hassles.



## Happy International Credit Union Day

**Thursday, Oct. 19**

Since 1948, International Credit Union Day has been marked as a celebration of the movement and those who support and work in the credit union industry. To mark the occasion, let's play the credit union version of 'Did you know?!'



- **Members own the credit unions.** As a credit union member, you are a stockholder in the organization. You have voting rights when it's time to elect new board members. You can attend a meeting each year to gain knowledge on how the organization is doing and give insight into the direction of the organization.
- **Credit unions are not-for-profit organizations.** Any profits generated throughout the year are used to benefit you as a member. Those profits are invested into new products and services, lower loan rates or higher deposit rates.
- **Credit unions have shared ATM and branch CO-OPs.** Many credit unions share ATMs, which means members nationwide have access to thousands of free ATMs. Employment Security Credit Union offers 30,000 shared ATMs and 5,400 shared branches.
- **There are 6,153 credit unions in the United States.** Missouri has 119 credit unions with 1,518,671 members.

## Holiday Closings

Our office will close to observe the following holidays:

- Columbus Day** Monday, Oct. 9
- Veterans Day** Friday, Nov. 10  
*(observed)*
- Thanksgiving Day** Thursday, Nov. 23
- Christmas Day** Monday, Dec. 25
- New Year's Day** Monday, Jan. 1

Remember, even when our office is closed, you can still access your accounts with your ATM/debit card and online banking.



### Employment Security Credit Union

400 East Miller Street  
PO Box 1828  
Jefferson City, MO 65102  
(573) 636-5338  
(800) 347-7680  
Fax (573) 635-3806  
empseccu@socket.net  
[empseccu.org](http://empseccu.org)

#### Drive-Up Hours

Monday – Friday  
7:30 a.m. – 5:30 p.m.

#### Lobby Hours

Monday – Friday  
8 a.m. – 4:30 p.m.

#### Audio Response Unit

(573) 634-5389  
(800) 260-2189

#### Online Express and Express Bill Pay

[empseccu.org](http://empseccu.org)



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## When Trial Offers Get Tricky

When companies provide a free chance to enjoy their products or services, the offer can be tempting. But the Federal Trade Commission urges consumers to watch out for common tricks and traps associated with those “free” trials. Often, these types of offers come with strings attached, and what was supposed to be free ends up costing you real money.

Before you agree to a free trial, the FTC encourages you know the whole story:

- Search for company feedback online and see what other customers are saying.
- Find the terms and conditions for the offer, and read them thoroughly before you sign up. This includes the cancellation and return policies.
- Be sure you know where the offer is coming from. Pop-up promotions on one site may be offered by a different company altogether.
- Watch out for pre-checked boxes when you enroll, and opt out of any additional offers or services that you don’t want.
- Mark your calendar for the date the offer ends, and take the necessary steps to prevent any unwanted additional charges.
- Keep an eye on your financial statements to be sure unwanted fees or unexpected charges don’t show up.



If you’ve been wrongly charged for a free trial offer, report it to the FTC. You may also contact your local consumer protection agency or file a complaint with the Better Business Bureau. Not only will these steps help you get your money back, they could also protect your fellow consumers from tricky trial offers.

## Cash In When You Switch To Sprint®!



This season is the perfect time to make a switch and save! As an exclusive offer for ESCU members, Sprint is offering \$100 for every line you switch. This new cash rewards offer is the best incentive ever!

Here’s how it works: Members receive a \$100 cash reward for every new line they switch to Sprint. Already a Sprint customer? You can still receive a \$50 cash reward when you transfer a line into Sprint’s Credit Union Member Cash Rewards. Plus, participants receive a \$50 loyalty cash reward each year for every line!

Signing up for Sprint cash rewards is easy. Once you’re a Sprint customer, register at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) or in the Love My Credit Union Rewards® app. Your rewards will be processed within eight weeks, and the funds will be deposited directly into your ESCU account.

Make the switch today and save with Sprint’s Credit Union Member Cash Rewards!

