



# ESonCUE

October 2018

Employment Security Credit Union

## Get Ready For The Holidays

### With Skip-A-Pay

Employment Security Credit Union's Skip-A-Pay program is available just in time to free up extra money for the holidays.

This offer applies to members in good standing and may cover payments\* made during the months of November and December. Please note that Visa® credit card, mortgage and equity loans are not eligible for this offer.

The processing fee – \$25 per loan – can be deducted automatically from your credit union account. If you're ready for some extra holiday cash, fill out the form enclosed in your statement or stop by the credit union today!

\*Not valid on mortgages, home equity loans or credit cards. Member must be current on all loan payments. Members are allowed to skip one monthly payment every 12 months. Eligibility based on applicant credit and other factors. Fee must be paid before deferral. Finance charges will continue to accrue during the deferral periods. See credit union for complete details.



## Should You Buy GAP Insurance For Your New Car?

Employment Security Credit Union now offers Guaranteed Auto Protection (GAP) Insurance.

### What does GAP cover?

GAP helps cover the difference (or gap) between the actual cash value of the vehicle and the outstanding loan balance at the time of loss.

**Is the deductible covered by GAP?** The primary insurance deductible is waived only to the extent it is part of the GAP amount. Any portion of the deficiency balance caused by the borrower's deductible will be reimbursed up to \$1,000, where permitted.

**Can GAP be transferred to a different loan or vehicle?** No, GAP is not transferable.

**What if the borrower decides to purchase his or her totaled vehicle back from the insurance company?** If the totaled vehicle is purchased back from the insurance company, the salvage price is deducted from the GAP claim amount.

**Can GAP be purchased after loan origination?** Yes, GAP can be purchased any time after loan origination if there has not been a total loss due to collision or theft. However, it is not retroactive, and the coverage goes into effect the day the GAP is purchased and covers the remaining term and balance.

Visit our office to purchase GAP today!



## Welcome To Route 66 Extended Warranty

Be ready for the unexpected, and ensure you're covered in the event a mechanical breakdown occurs. Employment Security Credit Union now offers Route 66 Extended Warranty. It is the most comprehensive mechanical breakdown coverage for all makes and models of automobiles.

Route 66 Warranty's Mechanical Breakdown Protection Plans are available for both new and pre-owned vehicles, and coverage is transferable if you sell your vehicle before your agreement expires, providing added resale value.

If your car is declared a total loss by the insurance company due to collision or act of God, the entire original premium of your service agreement will be refunded.



### Key benefits

- Zero deductible
- 30-day, money-back guarantee
- Nationwide coverage
- 24/7/365 emergency road service

Visit our office to purchase an extended warranty today!

## Refer Your Family Members & Co-Workers To The Credit Union!

As a member of Employment Security Credit Union, you enjoy great rates, low or no fees and superior service. Why not share the benefits of membership with your loved ones and colleagues?

Who can become a member?

- Immediate family members of any current ESCU member
- Those who currently work for or retired from the Missouri Division of Employment Security
- Government employees housed in the DES Central Office Building
- ESCU employees

### Holiday Closings

Our office will close to observe the following holidays:

**Columbus Day**

Monday, Oct. 8

**Veterans Day (observed)**

Monday, Nov. 12

**Thanksgiving**

Thursday, Nov. 22

**Christmas Day**

Tuesday, Dec. 25

**New Year's Day**

Tuesday, Jan. 1, 2019

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)



Federally Insured By NCUA

SEP18-400ML

### Staff Spotlight

**Georgene Kliethermes, Proud Grandmother**

When Georgene is not working as head teller at Employment Security Credit Union, she is often at the events her grandchildren participate in, cheering them on. She loves to travel and will attend when the traveling competitive softball team goes on the road.

Georgene is a proud grandmother of four. Makenna and Ellie are in high school and play competitive sports, including softball and basketball. Matthew and Tara work full time and enjoy country life and tractor pulls. She and her late husband Richard had two sons, George and Joe.

Georgene began her service with Employment Security Credit Union 18 years ago and is now our head teller.

### Find Your Platinum Lining On International Credit Union Day

**Thursday, Oct. 18**

This year we're celebrating International Credit Union Day's platinum anniversary, a chance to look back and be thankful for the lives and communities that have been improved by the unique principles and actions of our own Employment Security Credit Union.

#### Here's Our Platinum Lining

- Members own the credit union. As a member of Employment Security Credit Union, you're more than an accountholder. You have a say in how the credit union is run, because you own a part of ESCU.
- Credit unions are not-for-profit organizations. Employment Security Credit Union is a financial cooperative organized solely to meet the needs of our membership, and our main goal is not to make money. Instead, we help you save yours with a complete range of financial products and services.
- We offer superior personal service and financial products. You'll earn high returns on savings, enjoy lower rates on loans and pay lower (and fewer) fees than you would at most banks.



### Tap Into The Sprint Unlimited Plan & Watch These Amazing Cash Rewards Flow

1. **\$100 cash reward** for each new line you activate with Sprint\*
2. Current Sprint customers get a **\$50 cash reward** for each new line transferred into Sprint's Credit Union Member Cash Rewards\*
3. A **\$50 loyalty cash reward** every year for each line\*
4. **25% off accessories** with Sprint's Credit Union Member Cash Rewards program



Here's how to tap the rewards:

- Become a Sprint customer and mention you're a credit union member
- Register at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards)
- Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T and Verizon\*\*. You can also enjoy a great price for fully featured Unlimited.

\*Restrictions apply. \*\*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.