



ESonSCU E

April 2018

Employment Security Credit Union

Our Loans Open Doors



When you look around your home and see the projects, upgrades and enhancements you'd make, it's time to look to Employment Security Credit Union. We provide home equity loans that open the door to greater possibilities.

With low rates, terms up to 10 years and local service from the staff you know, a **home equity loan** can help you make the most of your money – and your home. Visit our website or call our loan department today to learn more and apply!

Make A Move! With Our Auto Loan

Hit the road, take to the waves, or head out on an adventure with help from Employment Security Credit Union. With **financing on new and used vehicles, boats, RVs and motor homes**, we can help you buy whatever moves you.

There's no application fee, and our loans feature flexible terms, low rates and convenient, friendly service right in the credit union. Plus, with loan preapproval, you can negotiate as a cash buyer to get a better deal.

Visit our website or call our loan department today to learn more and apply!



Head To School With Help From ESCU!

The April 28 deadline for our **scholarship** is fast approaching! If you or someone you know will be enrolled as a full-time student at an accredited college or trade school this fall, we encourage all to apply.

Applicants must be an ESCU member in good standing and submit a brief letter telling us what school they'll attend, why they chose that institution, and why they're applying for the scholarship. Keep the letter to 200 words or fewer, and mail the entry to Employment Security Credit Union, P.O. Box 1828, Jefferson City, MO 65102-1828.

We'll award three \$1,000 scholarships, and you could win one! Don't delay – send your application to the credit union by April 28, 2018.



Mustain looks forward to more boating, fishing and family time with wife Diana and daughter Shelby.

Thank You, Bill Mustain!

For more than 20 years, Employment Security Credit Union has benefitted from the steady leadership, dedicated service and wry wit of our president, **Bill Mustain**. He's played a vital role in the credit union's success and stability, and leaves ESCU positioned for continued growth as he retires this April.

The longest-serving manager in the credit union's 78-year history, Mustain has been here to guide ESCU through the move into our current building, the addition of safe deposit boxes, night deposit and drive-thru service, and the integration of online and digital services. What's more, his guidance has helped the credit union grow from \$28 million in assets to \$71 million. Through it all, Mustain has been focused on providing the best financial products and services to ESCU members.

We thank Bill Mustain for the work he's done on behalf of ESCU and our members, and wish him the very best in retirement.

Holiday Closings

Our office will close to observe the following holidays:

Truman Day
Tuesday, May 8

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

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



Employment Security Credit Union

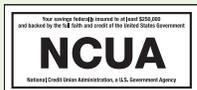
400 East Miller Street
PO Box 1828
Jefferson City, MO 65102
(573) 636-5338
(800) 347-7680
Fax (573) 635-3806
empseccu@socket.net
empseccu.org

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



Federally Insured By NCUA



Teach Your Children The Science Of Saving



As children, our thoughts often went to treats and toys especially when we had access to birthday money or an allowance. We weren't worried about saving so much as what we wanted in the moment, and behavioral science has shown that it's not a pattern we easily break. It's a tendency that is hard-wired into humans.

If our children are interested in instant gratification over the delayed rewards of saving, how can we teach them smart money skills? Studies show that visualizing a goal can help young people develop

good financial habits. Have your children cut out pictures of something they'd like to have someday, and display the images in a prominent place.

Then, encourage them to set the habit of saving by making regular deposits in their Employment Security Credit Union **youth account**. With dedication – and quarterly interest – your children will reach their financial goals and master the science of saving!

Cash in on the BENefits of membership. 😍 👍

The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, Employment Security Credit Union members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.



GET YOUR BENS!

- **\$100** for every new line you activate with Sprint
- Current Sprint customers **receive a \$50 cash reward** for every line transferred into Sprint's Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line
- **25% off accessories** in store with Sprint's Credit Union Member Cash Rewards Program

How to get it:

1. Become a Sprint customer, and mention you're a credit union member.
2. Register at lovemycreditunion.org/sprintrewards.
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit lovemycreditunion.org/ben to learn about the **BENefits** you'll enjoy with Sprint's best Credit Union Member Cash Rewards **EVER!**

