



ESCU

April 2017

Employment Security Credit Union

Spring Time Is Home Project Time

How Can You Afford It?

With a home equity line of credit (HELOC) from ESCU!

Spring is the time to repair the cracks in your driveway or patio, replace the roof, apply a fresh coat of paint, or take care of any other maintenance projects that come with home ownership.

A HELOC offers you the money you need, when you need it.

- Take advantage of rock-bottom rates.
- Enjoy friendly, fast service and flexibility.
- Only pay interest on the amount you borrow.
- Borrow when you need the money.
- The interest may be tax deductible. (Contact your tax advisor.)

Not Just For Home Improvements: A HELOC Can Do More!

You can use the funds for any practical purpose – even beyond home improvements. Consolidate debt, pay for elective surgery, finance a family event, or help with tuition. Contact an ESCU loan officer today to explore your options. Don't wait until you have an emergency – set up your home equity line of credit now, so you have it when you need it.



Spring is here! Roll down the windows, and take that Sunday drive. What's that? You need a new car? Come to us for a loan and close by April 28, 2017, to get a \$50 gift card!*

With rates as low as 1.75% APR**, you'll get the best deal on financing when you come to the experts at Employment Security Credit Union.

You will also get:

- Financing for up to 100% of the purchase price.
- Terms up to 72 months, making your monthly payment affordable.
- No application fee.
- No pre-payment penalties.

Come in before you go shopping. Preapproval means you can negotiate your purchase like a cash buyer. Talk to our loan department today about what drives YOU! We'll have you behind the wheel in no time.

*Gift card offer available through April 28, 2017. Minimum qualifying loan amount is \$10,000. Refinancing available on loans from other lenders only. **APR=Annual Percentage Rate. Rates are subject to change and are determined by creditworthiness, member eligibility and other loan factors. Contact the credit union for complete details.

Great News!

ESCU Online Banking Gets An Upgrade

Online Express, ESCU's online services site, will soon get an upgrade. It will include a completely updated look as well as a true mobile component and corresponding app. You will easily be able to bank on the go, including paying bills! Stay tuned for more information.



Holiday Closings

Our office will close to observe the following holidays:

Truman Day

Monday, May 8

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

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

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



Last Call To Apply For A Scholarship

Three \$1,000 scholarships will be awarded May 10, 2017, to students who will be enrolled full time in an accredited college or trade school in fall 2017. Scholarships will be paid to the winner and school. Eligible students must be ESCU members.

To enter the scholarship contest, tell us in writing (200 words or fewer):

- What school will you be or are you currently attending?
- Why did you choose this school?
- Why are you applying for this scholarship?

Entries must be postmarked by April 28, 2017, and mailed to:

Employment Security Credit Union
PO Box 1828
Jefferson City, MO 65102-1828



Get A \$100 Cash Reward For Every New Line

This new, exclusive cash-rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint's Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!



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