



# ESonSCUE

July 2017

Employment Security Credit Union

## Online Banking Gets An Upgrade

### App Helps You Bank On The Go



Online Express, Employment Security Credit Union's online services site, has upgraded. It includes a completely updated look, as well as a true mobile component and corresponding app. You can easily bank on the go, including paying bills!

You can download the free ESCU app by searching for "Employment Security Credit Union" in the iTunes or Google Play app stores.



## Need A Loan?

We've Got You Covered

Come to us first when you need a loan. Tell us what you need – bill consolidation, a new car, tuition, surgery, home remodel or anything else – and we will do the work for you, giving you personalized options.

We will take the time to answer your questions and help you decide which option is best for you. We will never waste your time pushing you into a loan that doesn't work for you. Getting an ESCU loan to meet your needs is easy. You can start the process right now by calling us at (573) 636-5338, or visit our website, [empseccu.org](http://empseccu.org), and click on the Borrow Money tab to explore your options.

## Protect Your Finances On Vacation

Summer means vacations, relaxation and fun. Don't let a fraudster, pickpocket or identity thief ruin your vacation. These financial safety tips will help you protect your wallet, valuables and financial information while vacationing.

**Tell your credit union and credit card companies about your travel plans.** If you don't, they may think a thief – not you – is using your card and shut down your account.

**Make copies of important financial information.** The sooner you alert a credit or debit card company of a lost or stolen card, the better. Bring contact information for each of your cards with you on the trip. Secure this information in the hotel safe.

**No social media.** Posting that you are on vacation lets thieves know that your house is empty and a good target for robbery.

**Lighten up your wallet.** Only carry the cards you'll use on your trip, and leave your checkbook at home. Pack an ATM/debit card for withdrawing cash at ATMs.

**Watch out for bogus ATMs.** Thieves place phony ATMs at high-traffic tourist areas, so stick to ATMs that are near banks or in airports or hotels.

**Use credit cards for major purchases.** Most credit cards have zero-liability policies, meaning you won't pay a penny for unauthorized charges if a card is lost or stolen.

**Protect your cash.** Take the cash you need for the day and leave the rest in your hotel safe, along with your passport, backup credit card and copies of financial information.

**Watch out for pickpockets.** Secure cash in hidden travel pouches under your clothes. Only have as much cash in your wallet as you are comfortable losing.

Thieves are on the lookout for easily distracted targets. Keep close tabs on all your possessions.

**Review your purchases.** Upon returning from your vacation, review your credit and debit card purchases and ATM withdrawals. If a thief has nabbed your card information, you'll want to alert your credit union and card companies as soon as possible.



Source: bankrate.com

**Holiday Closings**

Our office will close to observe the following holidays:

**Independence Day**

Tuesday, July 4

**Labor Day**

Monday, Sept. 4

**Columbus Day**

Monday, Oct. 9

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



**Congratulations, 2017 Scholarship Winners!**

We would like to recognize and congratulate the winners of our annual scholarship program. The following young members will each receive \$1,000 toward educational costs: **Amanda Barlish, Christopher Frank and Corey Schepers.** Congratulations, and best of luck in your future endeavors!



Your credit union is run by a dedicated group of volunteers who devote their time and talents to ensure our success, and ESCU would like to thank them for their efforts. We truly appreciate their contribution and would like to recognize our board of directors, credit committee and supervisory committee.

**BOARD OF DIRECTORS**

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Fonda B. Bunch

**SUPERVISORY COMMITTEE**

Kathleen M. Wehmeyer, Chairwoman  
Delores K. Loesch  
Shay M. Smith



Congratulations to teller **Sharron Schlimme**, who celebrated 10 years with the credit union. We appreciate all you do!

**Take A Vacation From Sales Tax**

Missouri's tax-free weekend is Aug. 4-6. Visit the Missouri Department of Revenue's website at **dor.mo.gov/business/sales/taxholiday/school/** for full details and a list of cities and counties not participating.

If you need help paying for this year's back-to-school purchases, don't forget that ESCU has many loan options to meet your needs. Call, click or stop by today to learn more!

