



ESCU

January 2019

Employment Security Credit Union

Straight from A Fellow Member

“Employment Security Will Always Have My Business”



“I recently got a car loan with Employment Security Credit Union for my 16-year-old daughter. Bonnie helped us secure the loan and made it quick and painless – even with me just walking in without an appointment. The loan rates are always great, and the staff is always awesome!”
– Alicia Gilpin

Staff Spotlight

Stephani Horan, Loan Officer & Notary Public

If you’ve ever come to Employment Security Credit Union for a loan or to have some paperwork notarized, you’ve probably seen Stephanie’s smiling face. In addition to helping our members, she has many reasons to smile.

When Stephanie’s not working at the credit union, she enjoys reading, traveling and spending time with friends and family. Stephanie comes from the small town of Argyle, but she has a big family that includes seven older siblings! In fact, Stephanie and her sisters take an annual girls’ trip with their mom to experience new places.

Stephanie has been married to her high-school sweetheart, Joe, for nearly 10 years, and they have two sons, Caleb, who’s a new driver, and Brayden. When Stephanie isn’t on her family travels, she and Joe are remodeling their home.



We’re Awarding Three \$1,000 Scholarships

If you or someone you know is planning to advance his or her education, apply for an Employment Security Credit Union scholarship.



Eligible applicants are:

- Employment Security Credit Union members.
- Students who will be enrolled full time in an accredited college or trade school in fall 2019.
- Not eligible if they won an ESCU scholarship in 2018.

Mail your entry to:

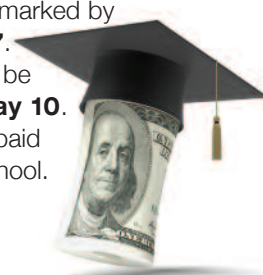
Employment Security Credit Union
PO Box 1828
Jefferson City, MO 65102-1828

Entries must be postmarked by **Saturday, April 27.**

The scholarships will be awarded **Friday, May 10.** Scholarships will be paid to the winner and school. Good luck!

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

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



You’re Invited

Please Attend Our 2019 Annual Meeting

Saturday, March 16
Loose Creek Community Club Building
173 County Road 403
Loose Creek, MO 65054

- 5 p.m. Doors open for social hour
- 6 p.m. Dinner (\$5 per ticket)
- 7 p.m. Business meeting and election of officers

You are invited to join us as we update our members on the latest developments at the credit union. The annual meeting is an opportunity for our members to socialize, enjoy refreshments and dinner, plus participate in prize giveaways.

Purchase your dinner tickets at the Employment Security Credit Union office or over the phone. Tickets are sold on a first-come, first-served basis. The deadline for purchase is **Friday, March 1**, so be sure to purchase your tickets early.

If you are unable to attend the dinner, we still welcome you to attend the business meeting. We look forward to seeing you there!

We now offer ACH origination!
This means you can put your ESCU payments and deposits on automatic.
Contact us today to get started!

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 21

Lincoln Day
Tuesday, Feb. 12

Presidents Day
Monday, Feb. 18

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

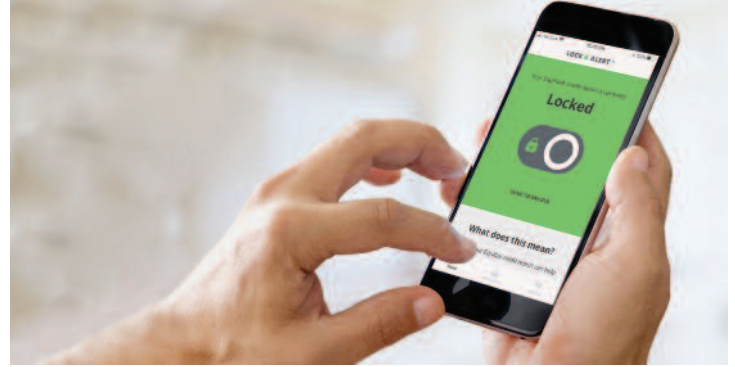
(573) 634-5389
(800) 260-2189

Online Express and Express Bill Pay
empseccu.org



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Take Advantage of This Free Equifax® Resource Lock & Alert™



Equifax’s Lock & Alert app allows you to conveniently control access to your Equifax credit report – for life, and for free.

Locking your Equifax credit report helps provide protection against unauthorized access and stop identity thieves from opening new accounts in your name. If you’re applying for credit, simply swipe to unlock your report, then swipe to lock it again!

Get the free Equifax Lock & Alert app in the Apple App Store or Google Play. For complete details, visit equifax.com/personal/products/credit/credit-lock-alert.

“Does \$100 work for you?”
Credit union members get \$100 for each new line they activate with Sprint®.*



GET YOUR \$100



Fee Schedule Notice

Effective Feb. 1, 2019, the following fees are changing:

Deposited checks (and other items) returned unpaid	\$15
Overdraft privilege	\$15 per occurrence
Nonsufficient funds	\$15 per occurrence
Stop payments	\$15 per item
Stop payments on a range of consecutively numbered checks	\$20

For a complete list of all fees, please visit the Info Center page of our website, empseccu.org.

Annual Notice to Draft Express Visa® Debit Cardholders

Your ESCU Visa debit card allows you to conduct transactions on the PULSE® and STAR® debit networks, which generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign a receipt to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

