



ESonSCUE

January 2018

Employment Security Credit Union

Join Us For Our 2018 Annual Meeting

You are invited to join us on **Saturday, March 24**, 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.

March 24, 2018

5 p.m. Doors open for social hour

6 p.m. Dinner (\$5 per ticket)

7 p.m. Business meeting and
election of officers

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



Dinner tickets cost \$5 and can be purchased at the Employment Security Credit Union office or secured over the phone and mailed. Tickets are sold on a first-come, first-served basis. The deadline for purchase is **Friday, March 9**, 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.

Apply For A 2018 Scholarship

If you or someone you know is planning to advance their education, apply for an Employment Security Credit Union scholarship. The credit union will award three \$1,000 scholarships in 2018.

Eligible applicants are:

- Employment Security Credit Union members.
- Students who will be enrolled full time in an accredited college or trade school in fall 2018.
- Not eligible if they won an ESCU scholarship in 2017.

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?

Mail your entry to: Employment Security Credit Union
PO Box 1828
Jefferson City, MO 65102-1828

Entries must be postmarked by **April 28**. The scholarships will be awarded **May 10**. Scholarships will be paid to the winner and school. Good luck!



Holiday Closings

Our office will close to observe the following holidays:

- Martin Luther King Jr. Day**
Monday, Jan. 15
- Lincoln Day**
Monday, Feb. 12
- Presidents Day**
Monday, Feb. 19

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

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.

Free Upgrades On Debit Cards Coming Soon

Improvements to the credit union's debit cards are coming in March. Soon, all transactions made with the cards will post as they happen, in real time. This will make it easier for you to keep track of your account balances. It also means Online Express, our online banking program, will be an even more valuable tool.



Employment Security Credit Union
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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



Beware Online Financial Advice

Recently, a lifestyle blogger suggested that consumers use the routing number of the Federal Reserve Bank (Fed) and their own Social Security number to pay their personal bills. According to the blogger, using this tactic could allow people to tap into “secret” funds tied to their Social Security numbers.

Evidently, several people took this information as good financial advice. The Fed reportedly received many unauthorized transactions in which consumers tried to use this tactic.

This is a scam.

The Fed says attempting this type of transaction could result in rejected payments, unpaid bills, late fees, penalties or even prosecution for fraud.

“Any video, text, email, phone call, flyer or website that describes how to pay bills using a Federal Reserve Bank routing number or using an account at the Federal Reserve Bank is a scam,” the Fed warned in an official statement. Consumers should always be vigilant about financial matters and safeguard their Social Security number. Only use your personal accounts to pay bills or make purchases, and use account and routing numbers that you can confirm with your financial institution.

Not everything you see online is accurate, and not everyone who posts has the best of intentions. If you are presented with a financial opportunity that seems too good to be true, reach out to the credit union. Or, visit trusted watchdog websites to double-check the offer details.

The following websites provide valuable resources for avoiding fraud and keeping your funds safe:

- Federal Bureau of Investigation: fbi.gov/scams-and-safety
- Federal Trade Commission: ftc.gov
- United States Government: usa.gov/consumer



Source: consumer.ftc.gov