



ESCU

on

April 2019

Employment Security Credit Union

Your Membership Matters

At Employment Security Credit Union, you're not just a customer, you're a member. Because credit unions are not-for-profit cooperative financial institutions owned by their members, you can rest assured that we're always looking out for you and providing superior service.

Since profits flow back to members instead of outside shareholders, you receive the following financial benefits that bank customers typically don't get to enjoy:

- Lower interest rates for loans
- Higher interest rates for savings accounts
- Lower fees
- Free checks for checking accountholders
- Free life insurance for members who have a savings account or loan

Plus, you're a member for life, as long as you keep \$25 in your primary savings account – even if you move or no longer work at the Department of Employment Security. Family members (including cousins) of credit union members can also join!



Your Home Holds the Key to Cash

Sometimes you need extra money to cover unexpected medical bills, a family vacation, renovations or college tuition. The equity in your home can be a good place to find those needed funds! Because mortgage interest rates remain low, this can be a more cost-effective way to borrow money than taking out a consumer loan or using credit cards.

To find out how much equity you have in your home, just subtract the amount you owe on your home from its current value (the amount someone would pay for it today). Qualified Employment Security Credit Union members may access up to 80 percent of your home's value, not to exceed \$80,000.

A home equity line of credit from Employment Security Credit Union is more than just a smart way to borrow money, you also have the benefit of working with our helpful staff who always put members first. Stop by our office, or call today to learn more about ESCU home equity loans.

Employment Security Credit Union NMLS #411782

Staff Spotlight *Theresa Crames, Teller*

When not serving the membership of Employment Security Credit Union, you'll find Theresa Crames spending time with her family and pets.

After work each day, Theresa and her husband, Paul, are welcomed by their precious dogs, Molly and Meg, which bring them endless joy. As true pet fanatics, it was a real treat for Theresa and Paul to meet Brandon McMillan, the Emmy Award-winning host and animal trainer for the CBS series "Lucky Dog" last year!



When they're not home, Theresa and Paul are on the road visiting national parks or spending time with their out-of-state children and adorable grandchildren.

After more than 14 years at ESCU, Theresa says that many of the members have become her friends – and she looks forward to several more years as part of the ESCU family!

Holiday Closings

Our office will close to observe the following holidays:

Truman Day

Wednesday, May 8

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

Remember, even when our office is closed, you can still access your accounts 24/7 using online banking and your ATM/debit card.



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

MAR19-057WFP

Time is Running Out

Apply for Our Scholarships

Education is essential, and because we believe in the power of learning, we're offering three \$1,000 scholarships.

Employment Security Credit Union members who did **not** receive an ESCU scholarship in 2018 are eligible. You also must be enrolled full time at an accredited college or trade school for the fall of 2019. To enter, please provide written answers to the questions below (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

Hurry – entries must be postmarked by Saturday, April 27! Winners will be announced Friday, May 10, and scholarships will be paid to the winners and their schools. Best wishes as you pursue your educational goals!



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\$100 CASH FOR
EVERY NEW LINE



It's Time to Cut the Strings

You deserve a reward with no strings attached. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.



Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account, and mention that you're a credit union member.
2. Register at lovemycreditunion.org/sprintrewards.
3. Cash rewards will be deposited directly into your credit union account within eight weeks.

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Get cash rewards!

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