



ESonSCUE

July 2019

Employment Security Credit Union

You're Invited Member Appreciation Day

Wednesday
Aug. 7
11 a.m. to 1 p.m.
ESCU office

Employment Security Credit Union wouldn't exist without our members, so we've set aside a special day to show you our appreciation.

Stop by for:

- Free tacos from Rebel Tacos (one per present member)
- Hello Belle traveling boutique
- Ready Popped Kettle Corn & More
- RJ's Real Italian Ice
- Giveaways
- And much more!

We hope to see you there!

Do You Have a Home Equity Line of Credit with Us?

We're Keeping Our Rate Lower Than Other Lenders

If you have a home equity line of credit (HELOC) with us, you know the rate adjusts every other year. While other area lenders have hiked their HELOC rate up to 5.5% or higher, Employment Security Credit Union is adjusting our rate to something more manageable for our current HELOC holders.

This is just one more benefit of being an ESCU member. We have flexibility on what we charge our members. As a not-for-profit financial cooperative, we do what's in your best interest.

Car Loans Without Complications

Buying a new vehicle can be stressful, but getting the loan doesn't have to be. At Employment Security Credit Union, we take the complications out of the application so our members can enjoy a fast process and fair financing.

Whether you're financing a new truck, sedan or SUV, or want to purchase a boat, motorcycle or RV, we can help. Our loans feature low, fixed rates, and we offer terms that help you manage the monthly payment.

Visit empseccu.org, and print an application to get preapproval before you make a purchase. Or, if you're looking to lower the monthly payment on your current vehicle loan, our team of experienced loan professionals can guide you through the refinance process.

We work to ensure that you get the loan you need with fast, friendly service from the people you know. Contact us today to learn more about your options!



Your Membership Just Became A Better Value

We've Lowered Our Share From \$25 to a Penny

The benefits of Employment Security Credit Union membership now cost much less! In March, the board of directors voted to change our share value from \$25 to one penny. This is the amount you must keep in your savings account to keep your membership active. Even better, we're also no longer charging a \$1 membership fee.

What does this mean for you? Besides an extra \$24.99 in your account, you still have access to better rates on savings and loans, lower fees than you'd pay at other financial institutions and a wide array of products and services designed to make your finances easier to manage.

Share This New Benefit with Your Loves Ones & Colleagues

Membership is extended to the following:

- Employees, past employees and retired employees of the Division of Employment Security and their families;
- Family members of all members or potential members;
 - o Family member is defined as spouse, child, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin or legal guardian and includes step, in-law and legally adoptive relationships.
- Employees of the credit union and their families;
- Employees of agencies who are regularly assigned to work with the Division of Employment Security and who spend substantially all their time in Central Office.



Holiday Closings

Our office will close to observe the following holidays:

Labor Day
Monday, Sept. 2

Columbus Day
Monday, Oct. 14

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



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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

Staff Spotlight

Gwen Schwartz, Payment Specialist

She's baaack! If you see our new payment specialist around the credit union, she may seem familiar to you. In fact, Gwen Schwartz worked for us before in our loan department between 1997 and 2004!

This Argyle native loves to get outside! Hiking, walking and kayaking are some of the ways Gwen enjoys nature. A small-town girl at heart, Gwen gets the most joy from spending time with her friends and family. She grew up with two brothers and a sister, and now she has two grown boys of her own.

Her older son Zachery and his wife Jada are expecting their first child in July. Gwen is very excited to meet her first grandbaby! Her younger son Ryan and his long-time girlfriend Teagan are working on careers in welding and physical therapy, respectively. Gwen's life is only going to get fuller, and she wouldn't have it any other way!



2019 ESCU Scholarship Winners



Employment Security Credit Union supports the financial goals of all members, and our college scholarship program gives us a practical way to demonstrate this commitment to our community.

These young members have an extra \$1,000 for their higher education:

- Nathanael Danner
- Logan Thomas
- Whitney Wibberg

We're excited to wish all our young members the best with their educational goals!

Here's something more to love:
Get \$100 in cash rewards on UNLIMITED lines



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® – and for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

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

Already a Sprint customer? Register now to receive a **\$100 loyalty cash reward** every year starting one year after registration.

Get cash rewards! Take advantage of this limited-time offer today! Visit lovemycreditunion.org/paul to learn more.