



ESonSCU E

January 2021

Employment Security Credit Union

Borrow from Someone You Know

Even though you can get financing from a variety of sources, when you choose Employment Security Credit Union, you're getting a loan from a team who cares about YOU.

Perhaps you're concerned about how much interest you're paying on existing debt, or maybe you want to reduce the number of different loan payments you make each month. A debt consolidation loan can be a great way to address these concerns, *especially* if you have equity in your home.



Since we're a member-owned credit union, we typically feature lower interest rates than you'd find at a bank. We also provide flexible terms, affordable payments and a quick approval process. Any way you look at it, we've got you covered!

Visit empseccu.com, or call (573) 636-5338 to learn more and apply. We're here to serve you!

You're Invited to Our 2021 Drive-Thru Annual Meeting

Wednesday, March 24

Ticket price \$5

4 p.m. – 6 p.m.

Memorial Park

111 Memorial Park Dr.

Jefferson City, MO 65109

Our annual meeting will look a bit different this year. For members who purchase a \$5 ticket by March 10, 2021, we will provide a drive-thru meal, information on the latest developments at Employment Security Credit Union and an attendance gift.

If you are unable to attend, the annual meeting information packet will be available at the credit union office shortly before the meeting on March 24, 2021.



**We'll Award Three
\$1,000 Scholarships**

*Deadline:
April 24*

Student members and parents – now is the time to apply for our annual scholarship program!

Eligible applicants are:

- Employment Security Credit Union members.
- Students who will be enrolled full time in an accredited college or trade school in fall 2021.
- Not eligible if they won an ESCU scholarship in 2020.

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

Saturday, April 24. The scholarships will be awarded **Friday, May 7.**
Good luck!

Annual Notice to Draft Express Visa® Debit Cardholders

Your Employment Security Credit Union 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.

Holiday Closings

Our office will close to observe the following holidays:

Martin Luther King Jr. Day
Monday, Jan. 18

Lincoln Day
Friday, Feb. 12

Presidents Day
Monday, Feb. 15

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



400 East Miller Street
PO Box 1828
Jefferson City, MO 65102
(573) 636-5338
(800) 347-7680
Fax (573) 635-3806
escu@moescu.org
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 *Samantha Fletcher, Drive-Thru Teller*

Samantha Fletcher is the newest employee at Employment Security Credit Union! She is very excited to be with the credit union. Samantha has worked in banking over the past three years, but is a newbie to the credit union world. She loves that she's learning something new every day.

Samantha and her husband just bought a new house in New Bloomfield, so her weekends are busy making their home just right. When she's not setting up her house, she loves to fish, camp, watch football – especially the Kansas City Chiefs – and play in the yard with her German Shepherd and Great Pyrenees dogs!

Please be sure to welcome Samantha to the ESCU family the next time you're in our drive-thru. She looks forward to meeting everyone!



Former ESCU President Schrimpf Passes

Employment Security Credit Union has lost an unsung hero. In November, **Elizabeth Louise "Betty" Schrimpf** died at the age of 80. She was dedicated to the credit union for more than 25 years, including as president for 12 years, from 1983 to 1995, before retiring. We appreciate her contributions to the credit union and send our heartfelt condolences to Schrimpf's family.

Tax-Time Fraud Ramps Up on Social Media

The Internal Revenue Service (IRS) has announced its annual list of tax scams targeting taxpayers, urging everyone to be on guard all the time and look out for others in their lives.

Taxpayers need to protect themselves against social media scams, which frequently use events like COVID-19 to try tricking people. Social media enables anyone to share information with anyone else on the internet. Scammers use that information as ammunition for a wide variety of scams. These include emails where scammers impersonate someone's family, friends or co-workers.



Social media scams have also led to tax-related identity theft. The basic element of social media scams is convincing potential victims that they are dealing with a person close to them who they trust via email, text or social media messaging.

Using personal information, a scammer may email a potential victim and include a link to something of interest to the recipient – which contains malware intended to commit more crimes. Scammers also infiltrate their victims' emails and cellphones to go after their friends and family with emails and text messages soliciting, for example, small donations to fake charities that are appealing to the victims.

Source: [irs.gov/newsroom](https://www.irs.gov/newsroom)