

ESFCU BOARD PURCHASES BUILDING

The Board of Directors of the Emporia State Federal Credit Union has purchased the building at 715 Merchant. This location, the previous home of BLI Rentals LLC of Emporia will primarily be used for administrative and back office operations of the credit union.

ESFCU Board President, Aron Dody had this to say. "We have seen tremendous growth over the past few years. In order to continue to provide superior service to our members, as well as keeping dividends high and interest rates low, we need to increase the staff to meet our growing needs."

Unfortunately, we have quickly outgrown our physical space at both of our current locations.



The Board had been strategically planning on an expansion within our 310 facility to accommodate our growing needs for increased staff and services. The timing is perfect for us to purchase this location, as opposed to remodeling, as this building will provide ample office space to meet our current and future needs for decades to come."



You can TEXT us starting June 1!

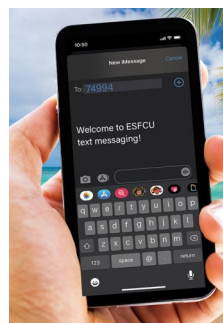
ESFCU is adding a new way for you to communicate with us. Beginning June 1, 2021, you will be able to text us at our main number (620) 342-2336.

We are implementing this new service in our continuing efforts to improve and streamline communication between you and our staff members. We want to make it as easy as possible for you to get what you need when you need it. What are some ways you can use text messaging?

- You can text us if you have a question about your account.
- You could text us requesting information i.e. our routing number etc.
- You can safely and securely send us a document. For instance, a copy of your drivers license or income verification.
- Have questions about a loan payment or collateral? You can text that too!

Justin Rahe, Assistant Branch Manager put it this way. *"We are incredibly excited about this new service! ESFCU understands just how busy our members are, and cannot wait to text you very soon. This is another great way we can help assist you with your financial needs."*

If you want to get started right now, just text ESFCU to 74994 and follow the instructions. This will allow us to text you with the latest news and information!



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Special points of interest

- The new way to communicate with ESFCU—texting!
- ESU Scholarships awarded.
- Your 2021-22 Board of Directors
- RVs, Jet Skis and Boats!

Thank You

for your continued loyalty to our credit union.

We look forward to serving you now and in the years to come!



"This is such a happy event, everyone is always so happy and friendly. We want to drive back around and go through the line again!"

Cathy M.



Joni Vaughn, COO

"It was great! Every member, every staff member had a smile and really enjoyed it. It was the absolute best thing for me and made my heart happy! Being together with all of our staff was so nice as that hasn't happened in over a year, since COVID. It really felt like a little bit of normalcy. It really rejuvenated me to see everyone."



Angie Miller, CEO

"What a happy, happy event. Smiles all around – from the staff to the members. I loved seeing the families or people who brought their pets. Next time, we'll definitely remember the dog treats! It was so nice to see everyone smiling and happy. Just a feel good event. I really do want to thank everyone for making it such a success! Our members and staff rock!"



Josh Hubler, EVP

"Great to see a lot of the members we haven't been able to see since the start of the pandemic. Awesome turnout. It was a great time."

The 83rd Annual Meeting of the Emporia State Federal Credit Union was held on Wednesday, March 24, 2021. COVID-19 prevented the membership from gathering together as we normally have done so this was a Drive Thru event. All staff were observing COVID safety precautions as they welcomed over 325 members at our 715 Merchant location. Each member received a bag with the Annual Report, a pen and other materials. Each member received a new Tallgrass Prairie quarter in a case. Each car was asked to tune into a temporary FM station where they heard a welcome message. Members were treated to a dessert at the end of their journey. The Pineapple Dream food truck from Topeka was there serving a Dole Pineapple Whip dessert. Thanks to all who drove thru. It was great to see you!



2021-22

Board of Directors

Aron Dody

President

Jerry Baumgardner

Vice President

Vicki Brooks

Secretary

Danica Case

Treasurer

Directors:

Scott Capes

Kim Kirk

Carmen Leeds

Curtis Simons

Ted Vannocker

Victor Ibarra, IT Specialist

"I thought it went really well. Staff's willingness to jump in was nice. Very nice to have an event where the entire staff could be together. Members enjoyed a quick in and out, food was good. Very cool event."



Are you ready for Summer Fun?

Do you have everything you need for you and your family to enjoy the great outdoors? Call and talk to your ESFCU loan officer or apply online at esfcu.com!



Get an RV!



Get a Boat!

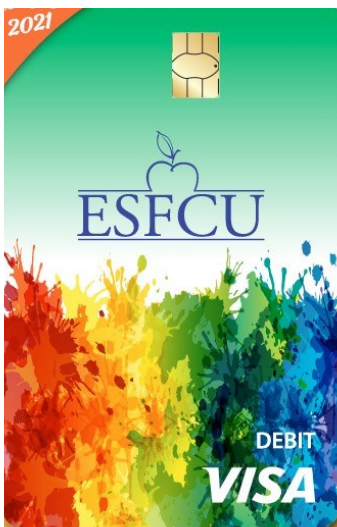


Get a Jet Ski!



Whether it's an RV, a Boat or even a Jet Ski, we've got the financing you need to take a break and enjoy your summer! Check out our rates at esfcu.com.

Our ESFCU debit cards will have a new look in 2021!



When your current card expires, you will be issued a new card with our new design. Not only is the design a change but we are now part of the Accel network. Don't worry. You won't notice any change in your day to day use of your current card. You can continue to use it until the expiration date.

There are a couple of phone numbers we want to make you aware of. First, if you want to **change your PIN** number, you can simply call **800-992-3808**. Secondly, please note that if your Visa Debit Card is **lost or stolen**, the number to call is **800-472-3272**.

If you don't have an ESFCU Visa debit card, you might want to join the many credit union members who enjoy the quick, secure and convenient access to their money in person, online and over the phone.

If you have any questions, please give our staff a call at 620-342-2336.

We hope you enjoy our new, colorful design!

Common Fraud Types Expected in 2021



It is important for all of us to stay vigilant when it comes to safeguarding our accounts at the credit union. Here are the most common frauds and scams that you need to be aware of as we move forward in 2021.

1. Zoom phishing emails

Con artists registered more than 2,449 fake Zoom-related internet domains in the early months of the pandemic, just so they could send out emails that look like they're from the popular videoconferencing website, according to the Better Business Bureau.

The scheme: "You receive an email, text or social media message with the Zoom logo, telling you to click on a link because your account is suspended or you missed a meeting," says Katherine Hutt, national spokesperson for the BBB. "Clicking can allow criminals to download malicious software onto your computer, access your personal information to use for identity theft, or search for passwords to hack into your other accounts."

How to avoid: Never click on links in unsolicited emails, texts or social media messages. If you think there is a problem with your account, visit Zoom's real website at Zoom.us and follow the steps for customer support.

2. COVID-19 vaccination card scams

Many who got a COVID vaccine posted selfies on social media showing off their vaccination card. Scammers immediately pounced.

The scheme: "With your full name, birth date and information about where you received your shot, scammers have valuable data for identity theft, breaking into your bank accounts, getting credit cards in your name and more," Hutt says.

How to avoid: If you want to inform friends and family that you got your shots, a selfie with a generic vaccine sticker will suffice. Or use a Got My Vaccine profile picture frame on social media. Review your social media security settings to choose who can see your posts.

3. Phony online shopping websites

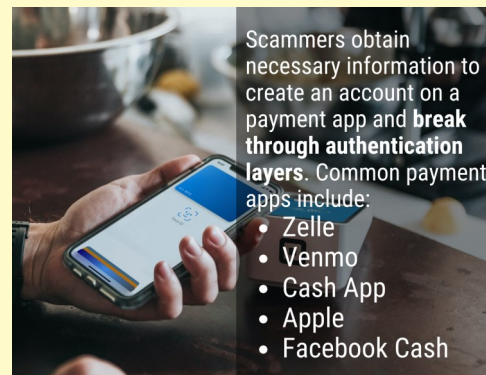
Phony retail websites aren't new, but they look more real today than ever before. "Fake sites are using photos from real online retailers and mimicking their look and feel," Hutt says.

The scheme: You click on an ad online or on social media, see stuff you like at a great price, enter your credit card info ... and never receive a product. Or you receive a lower-quality item shipped directly from an overseas seller.

How to avoid: Never click on an ad to go to a retailer's website. Instead, bookmark the URLs of trusted shopping websites you visit frequently and use those. Don't bother with trying to figure out whether the web address is real. Attackers adapt and change them frequently.

If you're considering buying from a new site, first check online reviews as well as the company's track record via the Better Business Bureau's online directory (bbb.org).

4. Peer-to-peer (P2P) payment scams



The rise of smartphone tools like CashApp, Venmo, Zelle and PayPal, which let you transfer money directly to another person, has led to a range of frauds.

The scheme: One of the more pervasive is the so-called 'accidental transfer of funds' scam. A scammer sends hundreds of dollars, then sends a follow-up message requesting the money back, claiming it was 'an accident. But the original transfer was made with a stolen debit card; those funds will eventually be removed from your account. And you're out the money.

How to avoid: Scrutinize money requests before hitting "accept." To be extra diligent, "disable [or block] incoming requests altogether on your

app and only use it for sending money. Enable it when someone you trust is about to send you cash. And ignore a notice to return an accidental deposit. Report the incident to the app's support team to resolve the dispute.

6 Best Prevention Tactics

Here are some things you can do to help keep an eye on your accounts to stop fraudulent activity:

- We advise you to monitor your accounts daily. You can do this by accessing our Online Banking e teller. This is a free service that allows you to check on your accounts 24/7. We have a mobile banking app that makes it convenient to check your accounts while you are on the go. We would be happy to set up these services if you need help.
- Use our online bill pay. You can access this service through our secure online banking. All of your information stays protected and you eliminate placing checks and other information in your mailbox where criminals could get access.
- Sign up for statements. Access your account information in our secure Online Banking e teller. Again, no paper statements for criminals to find.
- Never give out your social security number or your account information to anyone over the phone unless you are 100% sure of their identity.
- Use ESFCU's Credit Sense. This program helps you stay on top of your credit. It provides free, ongoing access to your credit score and report, monitors your credit for key changes and provides tips and tools you need to make the most of your credit and to keep it healthy!
- Guard your online information. Avoid entering personal information while using public wifi. Look for https at the start of the url on each page. Keep your login information in a safe place.

If we partner together, we can help keep your accounts safe. Remember to contact ESFCU if you have any concerns or questions about your accounts. We are happy to assist you in any way we can.

Annual Check Up on Your Account



Additional Layer of Security on your ESFCU Account

In effort to reduce fraud while protecting *your funds & your identity* to the best of our ability, we can add your photo or photo ID to your ESFCU account.

What happens? Your photo appears every time we access your account, ensuring you are the person who is actually doing the transaction.



Joint Owners and/or Beneficiaries on your ESFCU Account

It's a great time to check on your account ownership!

Who has access to your funds? Has anything changed since you opened your ESFCU account? Marriage, divorce, separation, death?

Or, we have a convenient way to add a beneficiary without a trust or will to your ESFCU account. Ask us today – or simply call to verify who is currently listed!



SCHOLARSHIPS

The ESFCU Board of Directors is pleased to announce the Emporia State University



Scholarship recipients for the 2021-22 school year.

Whitney Sparks, the daughter of Shelley and Tim Sparks, will be a senior at ESU majoring in Nursing and minoring in Rehabilitation.

Marley Heins will be graduating from Olpe High School and will enter ESU as a freshman next fall majoring in Nursing. She is the daughter of Stacy and Travis Heins.

Braydon Schroer, the son of Tricia and Ryan Schroer, will be a junior at ESU majoring in Mechanical Engineering and Physics.

Congratulations to these scholarship recipients and good luck in the coming year at ESU!

Take a look at the postmark!



Delivered 20 years later . . .



Hours of Operation

Lobby:

M—F 9:00 am to 5:00 pm

Drive Thru:

**M, T, TH, F
8:30 to 5:30
Wed.
9:00 to 5:30
Saturday
8:30 to Noon**

ATM Locations:

**310 West 12th
2332 Industrial Road
3302 West 12th (EHS)
1200 Commercial (ESU Union)**



310 West 12th
Emporia, KS 66801

Branch Location
2332 Industrial Road

Phone: (620) 342-2336
Toll Free: (866) 342-2336

esfcu.com

Holiday Closings:

**Monday
May 31, 2021**
Memorial Day

**Saturday
July 3rd
&
Monday
July 5, 2021**
Independence Day



NMLS #424226 This credit union is federally insured by the National Credit Union Administration.

