

THE ESFCU REVIEW

Take Advantage of the ESFCU HELOC Special

Need an easy way to update your home or consolidate debt? More on *Pg. 1*

Hit the Road This Spring in New Wheels

Now is the time to buy! Auto loan opportunities at ESFCU. More on *Pg. 2*

Upcoming Events in our Community

ESFCU staff will be out and about this Spring. More on *Pg. 3*

HELOC Special at ESFCU

A Home Equity Line of Credit (HELOC) is a great way to add value to your home or consolidate debt!

A HELOC is a flexible option that fits whatever your needs are. A benefit of this loan is that you can draw from your available line of credit as needed. So, if you have \$20,000 available, but the cost of your new kitchen cabinets are only \$5,000, you only have to pay on what you draw; not the whole \$20,000.

HELOC's are not exclusive to updating or adding onto your home. ESFCU has helped members dig out of credit card debt by consolidating it into one single payment with a lower interest rate. This is a great option to give you a fresh start.

The minimum payment on a HELOC is 1.50% of the balance each month. A \$10,000 balance would have a minimum payment of only **\$150!**

Now is the time to apply for a HELOC at ESFCU!

If you apply for a HELOC by 4/30/2025, closing costs are **ONLY \$25!** This is a fantastic offer for anyone looking for a flexible line of credit now, or anyone who may need the funds in a couple of years!

Call or Text ESFCU today - (620) 342-2336

NMLS: 424226



Equal Housing Lender

ESFCU Staff Donated to Spartan Stop

ESFCU staff raised funds throughout 2024 to donate to local organizations. One of the causes was Emporia Public Schools Spartan Stop which provides resources for students including winter coats, toiletries, food pantry, and many other items.

A huge thank you goes out to Heather at EHS for leading this effort and providing a much needed service for all students in need at Emporia Public Schools! Great job ESFCU staff!



Josh Hubler (ESFCU),
Heather (EHS)

ESFCU Staff Celebrates Chiefs Spirit Week

ESFCU staff members had fun celebrating the Kansas City Chiefs making it to their 3rd straight Super Bowl! What a fun week even though it did not end how we hoped!



Annual Meeting Recap

It was an honor to connect with 180 members and their families outside our Credit Union doors. This year, we were privileged to welcome a guest speaker from the FBI — sharing stories and shedding light on how fraud happens daily and how we can all take steps to protect ourselves and our loved ones. Whether learning something new during his presentation, or asking a personal question afterward, his insight helped empower our members and staff alike.

Guests enjoyed delicious pizza and salad from ESU's Fresh Ideas Catering, along with personalized "FBI Badges", the ESFCU 2024 Annual Report, Identity Theft Resource Pamphlets, and Sweet Granada Chocolate Gold Coins — a small treat with a golden message of security and trust.

Thank you to everyone who attended, our incredible staff for making the night possible, and our Board of Directors for guiding us through another successful year! Here's to many more moments of serving and protecting what matters most — YOU, our members!



Save to Win

Are you looking for an easy way to start saving? What if you could WIN money by putting away as little as \$25 per month?

A Save to Win Certificate is perfect for you! Open this 12-month fixed-rate certificate with at least \$25 and each \$25 increase in the certificate balance earns you an entry into the monthly and quarterly drawings!

Opening an account is easy - text/call (620) 342-2336 or stop by one of our locations!



Must be 18 years of age or older to open a Save to Win account, one account per person, 12-month term, additional terms, conditions, and rules apply. Visit [ESFCU.com](https://esfcu.com) or savetowin.org for more info.

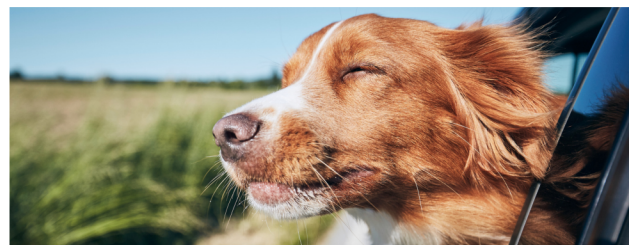
Auto Loans at ESFCU

Hit the road this Spring in a new set of wheels! Now is the time to buy; let ESFCU be your preferred lender. We have competitive interest rates, flexible payment options, and additional products like GAP and Warranty to make your car buying purchase seamless!

Not sure how much a payment would be?

A \$30,000 loan at 5.50% APR* for 72 months has a payment of \$490.14!

Apply online today at esfcu.com or call/text (620) 342-2336 to get started.



*Annual Percentage Rate (APR), terms and conditions dependent on credit qualifications and approval, and subject to change without notice.



Sign up for eNewsletter Today!

Do you want to receive your newsletter in color? How about be the first to know the happenings of ESFCU? Sign up to receive eNewsletters today! Text/Call ESFCU at 620-342-2336 to sign up!

Upcoming Events in our Community



Spring is always a busy time for ESFCU staff, but we love it! On April 7th we will be celebrating ESU employees at our annual appreciation event in the morning, then recognizing employees for hitting milestones at their service awards that afternoon.

On May 13th, we will be showing our appreciation for NRH employees during Hospital Week. If you are an ESU or NRH employee, we will see you there!

Scam Alert!

The Federal Trade Commission issued a warning of the most common scams in 2024.

Fraudsters continue to evolve and improve their scams; 2024 saw an increase in the successfulness of scams and amount of money lost. Imposter scams led the way for most common scam type and people lost an average of \$1,500 when they interacted with the fraudsters on the phone. Don't fall for a scam in 2025! More info can be found at <https://consumer.ftc.gov/consumer-alerts/2025/03/top-scams-2024>



It Just Makes Sense!

A great way to take control of your finances is by understanding your credit score, reviewing your credit report, and monitoring your credit activity!

ESFCU has a free solution called Credit Sense that allows you to do all of that in one place. Simply login to online banking and click the icon on your dashboard to get started! ESFCU staff is here to help with any questions you have about signing up or your credit!



Text Line

Be the First2Know about happenings at ESFCU including promotions, events, and updates! It's easy to sign up - simply text ESFCU to 1-866-342-2336 and reply to the text to sign up!

Apply for ESFCU Credit Card Today!

Warm weather, last day of school, and summer are right around the corner!

Don't leave for vacation this year without an ESFCU credit card. We offer competitive products, including a low-interest, rewards, or cash-back card to fit your needs!

Having an additional form of payment is a smart way to protect yourself from fraud and ensure you have access to funds when you are out of town.

Interested?

Call/Text (620)-342-2336
310 W 12th Ave.
2332 Industrial Rd



Presentations: Garcia, Germann at ESU Class; Ibarra at ESU Seminar

Yahaira Ibarra led a presentation at ESU on diversity on behalf of Hispanics of Today and Tomorrow. Jared Germann and Isabel Garcia spoke about budgeting with ESU students. Thank you all for sharing your expertise on these important topics with our community!



Ibarra (left), Linzi Garcia (presenter, right)



Terri Summey (ESU, left), Germann (center), Garcia (right)

HOURS OF OPERATION

M-F 9:00am to 5:00pm

DRIVE THRU

M, T, TH, F

8:30am to 5:30pm

Wed.

9:00am to 5:30pm

Saturday

8:30am to Noon

ATM LOCATIONS

310 West 12th Ave

2332 Industrial Rd



310 West 12th Ave
Emporia, KS 66801

Branch Location
2332 Industrial Road

Call/Text: (620) 342-2336

Toll Free: (866) 342-2336

esfcu.com

**HELOC Special at ESFCU
available now! Closing Costs
of only \$25 - more on page 1.**

Apply today!



NMLS #424226

UPCOMING HOLIDAY CLOSINGS

May 26

Memorial Day

June 19

Juneteenth Nat'l
Independence Day

July 4, 5

Independence Day

BOARD OF DIRECTORS

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