

ESFCU ADDS CONTACTLESS PAYMENT OPTION TO DEBIT CARD!

Using your ESFCU debit card has become even more convenient, faster—and safer too! You can leave your physical card at home and take advantage of the “Tap and Pay” technology.

Create your mobile wallet with Apple Pay, Google Pay or Samsung Pay. This is really an easy process that allows you to enter your card information and use your phone to pay for your purchases by simply placing it near the contactless device.

The elimination of the physical card creates another level of security. Hard for crooks to grab information from your card if it isn't there.

Not sure about this? Read the account of our CEO below!

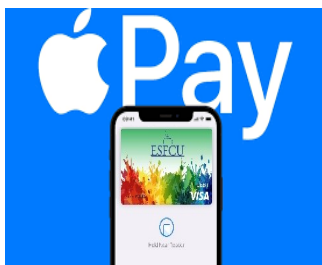
As always, we are available should you have questions or if you need assistance. Just call or text us at 620-342-2336.

I Swore I'd Never

Have you ever said “Well, that's nice. But, I'd never use that”?

That's exactly how I felt about Apple Pay - You know, one way to

pay for gas, groceries, and fast food without cash or



your physical credit or debit card. It's securely stored in your phone. Sure, I know it's easier, faster, more secure. That's the sales pitch I've heard for years.

And then, I finally tried it Monday. ESFCU staff has been testing this new, modern way to pay the past few weeks. We've had challenges with gas stations and that's exactly where I chose to start the newest payment method out there. I fumbled around on my phone trying to find the silly card service for probably 5 minutes with my credit card in my pocket just in case.

Ah ha! There it was.

I simply placed my phone near the contactless device and within a mega second my card had preauthorized the purchase and I was ready to go.

I mean the speed of light approval. I didn't really think that instantaneous approval would impress me. It only takes a few seconds to authorize when I use my card to pay. I stood in disbelief that it even worked.

So now, I'm hooked. I've paid with my phone at least 6 or 7 times within the last few days. I absolutely love it! Whether you're in a store, online, or sending cash to friends or family. It's money, made modern.

If you'd like help loading your card onto your phone, contact us. Any one of the staff would be happy to help you. In the meantime, I may need to invest in a watch.

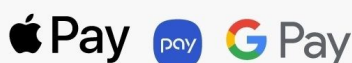
Angie



TAP TO PAY TODAY!

ESFCU debit cards are now available to be added to your mobile wallet!

Add your card to **Apple Pay**, **Samsung Pay**, or **Google Pay** to begin using contactless payments today!



Inside this issue

Back to School Photo Gallery	2
Time to Check your Credit.....	3
Financial Education Topics.....	3
Your Board of Directors.....	4

Special points of interest

- Our CEO's mobile wallet discovery
- Student Loan Debt #2 behind mortgages
- Teachers—ESFCU provides FREE financial education for your students in any grade level with Banzai in the Classroom!

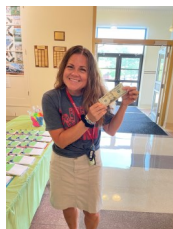
Thank You

for your continued loyalty to our credit union.

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



In this Photo Gallery, we are featuring photos of our Back to School Visits!



Your ESFCU staff was on hand to welcome district employees back to school during the month of August.

We began on August 2nd by sponsoring the ENEA New Teacher Lunch at Mary Herbert.

On August 8th, it was time to welcome USD 253 employees at White Auditorium.

On August 9th, we saw our friends at FHTC.

On August 12th, we traveled to Lebo to see USD 243 educators.

We went to Olpe on August 15th to visit with USD 252 employees.

And, finally, on August 18th we headed to NLC Elementary School in Americus to say hello to USD 251 district employees.

We wish you all a successful year ahead!

Back to School 2022 by the numbers!

- Welcomed Back 1,078 employees in person area wide.
- Helped feed these employees by donating \$2,369.
- Put over \$8,000 in cash into the hands of area educators

According to a recent Consumer Affairs study, 50% of Americans are struggling to pay their bills on time. And, for many, that includes their student loans.

Student loans fall just behind mortgages as the second largest type of consumer debt, and 7.89% of those are private student loans.



In a rush? No problem. Just TEXT us!



Get started by texting **KEYWORD** to **620-342-2336**.



FIRST 2 KNOW

Text **ESFCU** to **1-866-342-2336** or scan the QR code to opt in to our **First 2 Know** line. Be the first to receive news and updates from your credit union!



Through December 2022, everyone in the United States can get a free credit report each week from all three nationwide credit bureaus (Equifax, Experian, and TransUnion).

By checking your credit reports, you'll be able to see if someone is misusing your personal information to run up charges on your credit cards, get new credit or open a new account in your name, and steal your identity. The sooner you spot this fraud, the sooner you can take action to stop the harm and correct the errors.

Follow these steps:

- **Order your free credit reports.** Go to **AnnualCreditReport.com** or call 877-322-8228.
- **Read the reports carefully.** Do you recognize the accounts? Do they list credit applications? Did you apply for credit at those places? Check your personal information too. Are your name, address, and Social Security number correct?
- **Dispute mistakes.** Contact the credit bureau and the business that reported the information. Ask both to correct their records. Include as much detail as possible, plus copies of supporting documents, like payment records.

If you don't recognize an account, visit [IdentityTheft.gov](https://www.identitytheft.gov) to report it to the FTC and get a recovery plan. IdentityTheft.gov will also help you create a sworn Identity Theft Report that you can send to the credit bureaus to block identity theft-related debts from appearing on your credit report.

Remember that ESFCU offers you a FREE service to help you monitor your credit report and keep on top of your credit score.

It's called **Credit**

Sense and is available through our safe and secure Online Banking site.

We offer you

- Free Credit Scores
- Free Monitoring & Alerts
- Access to your Credit Report
- Tips and Tools to make the most of your credit

You can sign up TODAY! Log in to your ESFCU Online Banking at esfcu.com. Click the link on the bottom left and Sign Up for **Credit Sense**. It's that easy! Call/Text us at 620-342-2336 if you need assistance.



Banzai!

Financial Education

Designed with your financial success in mind!



ESFCU has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about. Visit our website (esfcu.com) Click on Learn More and Financial Education. Then just explore!

- | | | |
|------------------------|--------------------------|---------------------------|
| ♦ Paying for College | ♦ Teaching Kids Finances | ♦ Buying a Car |
| ♦ Using Credit Cards | ♦ Building Credit | ♦ Starting a New Job |
| ♦ Buying a Home | ♦ Budgeting | ♦ Getting Married |
| ♦ Navigating Inflation | ♦ Life Changes | ♦ Planning for Retirement |
| | ♦ Taxes | |

TEACHERS— ESFCU provides Banzai in the classroom FREE OF CHARGE! This is a GREAT teaching tool for students at any grade level!



Your mortgage statement can arrive up to 10 days sooner when you enroll in paperless statements.

Securely access your mortgage history without the stacks of paper. Even better, you can make your mortgage payment from any device, anywhere.

If you are ready to take control of your mortgage billing statements, sign up today by clicking on Account Management on your mortgage dashboard.

If you need assistance with the enrollment process or making your payment in the new system, the MMS Customer Service team is happy to help at 866-441-4447 or servicing@mms.coop.

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 18th (EHS)
1 Kellogg Circle (ESU Union)



310 West 12th
Emporia, KS 66801

Branch Location
2332 Industrial Road

Call/Text: (620) 342-2336
Toll Free: (866) 342-2336

esfcu.com

TEXT: 620-342-2336

Holiday Closings

Monday, October 10th
Columbus Day

Board of Directors

President

Aron Dody

Vice President

Jerry Baumgardner

Treasurer

Danica Case

Secretary

Vicki Brooks

Directors

Scott Capes Kim Kirk
Carmen Leeds Curtis Simons
Ted Vannocker



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

