

THE ESFCU REVIEW

ESFCU Leadership 2024 Recap, 2025 Forecast

Miller looks back on 2024 and towards 2025. More on *Pg. 1*

American Education Week

ESFCU staff celebrate AEW with USD 253 staff. More on *Pg. 2*

Be One Step Ahead on Purchasing a Home

Looking to buy or sell this Spring? More on *Pg. 3*

Call to the 87th Annual Meeting

Emporia State Federal Credit Union announces the Call to the 87th Annual Meeting for Thursday **February, 27th 2025 at 7:00 PM** at Webb Hall on Emporia State University's campus.

Make sure to save the date and note that it **WILL NOT** be on President's Day this year. Additional information will be provided at a later date on ESFCU's website, social media pages, and via a postcard.

CEO Miller Reflects on 2024

WOW – what a year 2024 has been! Our cup is full and running over at ESFCU. By far, 2024 allowed staff to be out and about within our community educating the young, the young at heart and all of those in between! I'm proud of our staff researching and spreading the word on how to protect yourself from fraud, educating young adults on what interest rates are plus how to calculate payments, plus donating their valuable time for the good things our community offers. Events are highlighted though out the newsletter.

We kicked the year off with a successful conversion with our mobile and online banking services. If you're not signed up, come take a look! It's the safest way to protect yourself and your money from fraud as you have transactions at your fingertips. Also know, efficiency is what we take pride in. Doing things smarter, making routine tasks automated to save time and money! That is going to carry us into 2025. Staff is diligently looking at new core systems to take our products and services into the future. We've been on a rate rollercoaster for a bit now. However, we're cautiously optimistic that 2025 is going to be a great year!

As always, you are our priority. ESFCU is here for you and because of you. Don't forget to encourage your family and coworkers to join the financial institution that YOU own – Emporia State Federal Credit Union. We're excited for the future – and together we will continue to succeed! Happy New Year!

-Angie Miller, CEO/President

ESFCU Hosts NTHF Auction

The annual National Teachers Hall of Fame Auction was hosted at ESFCU's Industrial location on November 21, 2024. Each year ESFCU, in partnership with KVOE, sponsors this auction to raise funds to support the next years NTHF inductees travel expenses and the NTHF induction week. The 2024 auction raises over \$25,000! ESFCU and the NTHF is grateful for community support to make this auction happen - it would not be a success without you all! The NTHF induction week will be in June 2025.



Angie Miller (ESFCU), Ron Thomas (KVOE), and Lisa Graff (NTHF)

American Education Week

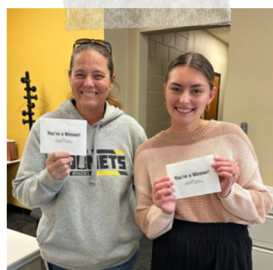
November 18th - 24th was American Education Week and Emporia State Federal Credit Union had the opportunity to celebrate with USD 253 students and staff! USD 253 students from Emporia High School, Emporia Middle School, and William Allen White Elementary School were interviewed about a USD 253 employee who they appreciated. These interviews are broadcasted across KVOE radio during American Education Week.

On November 20th, ESFCU delivered cookies to every USD 253 employee and a lucky winner from each building received a \$25 gift card! We LOVE those in education we LOVE this week!



Emporia State University Benefits Fairs

Emporia State Federal Credit Union staff attended the Emporia State University Benefits Fair on October 17th. ESU hosts this fair to provide employees the opportunity to learn more about all of the benefits they qualify for with their employment. As ESU employees, they qualify for membership with ESFCU! What a great opportunity to be on campus sharing all that we have to offer!



ESFCU Sponsors 2024 Emporia Golf Course Fall Classic

ESFCU partnered with Emporia Golf Course (EGC) to sponsor the 2024 Fall Classic. ESFCU staff hosted a putting competition on day two of the tournament for all participants to have a chance to win prizes! Proceeds from the putting competition, sponsorship, and entry fees go towards the Junior Golf program at EGC. This program allows kids in our community an affordable way to learn how to play golf and have a fun time with friends!



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!

Apply Kansas Day at EHS



Each year Emporia High School hosts an Apply Kansas events; an opportunity for seniors to apply to technical schools, colleges, and universities. ESFCU is a proud supporter of continued education and sponsored FOUR \$250 scholarships! Students who applied were entered into a drawing and randomly selected. Congratulations to the winners and best of luck to all seniors on your future endeavors!

Scam Alert!

The Federal Trade Commission issued a warning that Phishing scams can be difficult to spot. The FTC warned consumers to avoid clicking on links or attachments in suspicious emails.

If you receive a suspicious email, ask yourself if you were expecting communication from the sender. If no, it is likely a phishing scam. If yes, contact the sender by using a verified phone number or website you are familiar with. Stay safe and think before you click! More info can be found at consumer.ftc.gov



Be One Step Ahead to Purchase a Home this Spring

Looking to purchase your first home this Spring? Needing more space? Or ready to downsize?

You don't have to wait for the snow to melt to get started!

Text, call, or stop in to see one of our Mortgage Loan Officers today. Isabel Garcia or Jared Germann can chat with you about your best options so you are ready to make an offer when the time comes!

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



ESFCU Hosts Financial Literacy Seminars

Emporia State Federal Credit Union staff has been busy in our community. Justin Rahe, AVP / Communications presented financial literacy seminars at Flint Hills Technical College, Emporia High School, and Emporia State University. Josh Hubler, Executive Vice President and Victor Ibarra, IT Specialist presented on Cybersecurity and Fraud in partnership with Madison Senior Center!



ESFCU Staff Celebrates Fall and Thanksgiving Together

ESFCU staff took time to celebrate Fall with pumpkin decorating and fellowship. It is always nice to take time during a busy season to join together! ESFCU also hosted a pot-luck style Thanksgiving dinner at our Merchant St. location with staff, board members, and family!



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

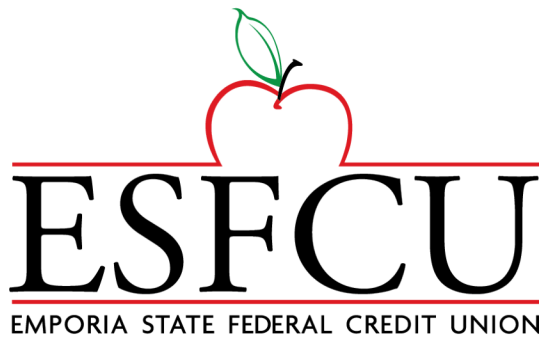
310 West 12th Ave

2332 Industrial Rd

1 Kellogg Circle (ESU Union)



NMLS #424226



310 West 12th Ave Branch Location
Emporia, KS 66801 2332 Industrial Road

Call/Text: (620) 342-2336

Toll Free: (866) 342-2336

esfcu.com

**The 87th Annual Meeting is
Thursday February, 27th
2025 at 7:00 PM in
Webb Hall on Emporia State
University's campus.**

UPCOMING HOLIDAY CLOSINGS

December 24 (1:00) &

December 25

Christmas

January 1

End of Year Processing

January 20

MLK Jr. Day

BOARD OF DIRECTORS

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