

THE ESFCU REVIEW

Welcome Back to School Events Recap

ESFCU Staff celebrated local USD staff and faculty.

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Double Points on Credit Card Transactions

Earn double points on your uChoose Credit Card.

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Update Your Account Information

Make sure your account info is updated before 2025 is over!

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Back to School Recap

At Emporia State Federal Credit Union, education is a top priority. We are so proud of all of the educators in our communities of Lyon, Coffey, Greenwood, Chase, Morris and Osage Counties. ESFCU staff was able to attend back-to-school convocations and in-service days to share our message: we are here as a resource for you and your students! ESFCU offers free financial education tools and content for members, teachers, and students. Each district's employees also received a variety of gifts including a money tree plant to help their goals bloom this year!



The Wall That Heals

The Wall That Heals rolled through Emporia August 14 - 17. ESFCU was proud to be a sponsor for such an important event. This touring replica allows "thousands of veterans who have been unable to cope with the prospect of facing The Wall to find the strength and courage to do so within their own communities, thus allowing the healing process to begin" according to the Vietnam Veteran Memorial Fund. ESFCU is grateful for the service of each and every Vietnam Veteran!

Rahe Leads Successful SOS Campaign

Justin Rahe, AVP / Communications and Projects, raised over \$2,100 for SOS, Inc. during his SOS Strong Man Campaign. Funds raised support community members in need and help prevent domestic violence, sexual assault, stalking, human trafficking, child abuse, and neglect.

Great job, Justin!



Earn Double Points on Your ESFCU Credit Card!

Before you know it, temperatures will be dropping and Christmas trees will be going up! Now is the time to think ahead and be prepared for the holiday season with an ESFCU Visa Credit Card! We offer three unique Credit Card options to fit your needs: Cash-Back, Low-Interest, and uChoose Rewards!

The uChoose Rewards option allows you to earn points for each purchase you make. This means you can make your money work for you and be rewarded for your smart spending! The best part? **ESFCU members with uChoose Reward Credit Cards earn double points from November 25th - December 25th 2025.** Apply now to make sure you have your credit card before holiday shopping is here!



Scan Me to Apply Today!

Rates, terms and conditions are subject to change and may be based on creditworthiness and qualifications. All loans are subject to approval.

Skip a Pay

Skip a Payment this holiday season!

Are you needing a little extra cash for gifts? ESFCU is offering you the chance to skip your November or December loan payment!

Simply visit ESFCU.com and click on the banner to complete the form. ESFCU staff will review and keep you updated on the progress. You can also visit one of our locations and complete the form in-person.



Does not apply to Credit Cards, HELOCs, or Mortgages. Additional restrictions apply. Nominal donation requested.

FHTC Naming Gift

Emporia State Federal Credit Union has committed a \$20,000 naming gift to the Flint Hills Technical College Advancing Tomorrow Capital Campaign!

This contribution will establish the ESFCU Conference Room in the new Advanced Industry Education Center. Establishing a space that can be used for privacy will be a huge advantage for students during the enrollment and financial aid processes.

ESFCU is a proud supporter of FHTC and cannot wait to see the new space in action!



NTHF Auction

KVOE and the National Teachers Hall of Fame, in partnership with ESFCU, is gearing up for the 34th Radio Auction on November 20th. Each year this auction raises funds to help support the following year's induction class. This includes travel, food, and induction week expenses. ESFCU has been an involved supporter of the NTHF since its inception and is thrilled to host the auction again this year. Listeners can tune in from 6-9pm on KVOE, KVOE.com, or KVOE.com/TV.

More info can be found at NTHF.org

We appreciate your support!



New Debit Card Design

Update your wallet with a new debit card design from ESFCU*! This modern look still comes with all of the great perks you've grown to love.

Don't have an ESFCU debit card? Contact us today to get started**! Members enjoy flexible spending, local servicing, and zero fees at an ESFCU ATM.



*Fees may apply for current card holders requesting a new debit card

**Members must apply for debit card and are subject to approval

Apply Kansas

Emporia State Federal Credit Union awarded FOUR \$250 scholarships to Emporia High School seniors on October 7th!

EHS hosts a day for seniors to apply to higher education institutions (junior colleges, universities, technical schools). Apply KS is an initiative in which Kansas colleges and universities waive application fees to reduce the burden on students.

ESU and FHTC were in attendance as well to assist students with application questions; applying to ESU and FHTC is always free for EHS seniors.

ESFCU is proud of all of the seniors that applied during Apply KS. Congratulations to the scholarship winners and good luck to the Class of '26!

Update Your Account Info Today!

2026 will be here before you know it! Now is a great time to make sure all of your contact information is up to date with ESFCU for end of the year statements and tax forms. While you're at it, have you checked your account ownership lately? Married? Divorced? Children who are now adults and could be beneficiaries? Protect yourself and your money by ensuring we have accurate account ownership and direction. It's easy to add a quick Payable on Death (POD) recipient to your account ensuring your funds go to the beneficiary of your choice should something happen to you.

Fraud

Charity scams take advantage of your goodwill for personal gain. The Federal Trade Commission offers guidance to avoid charity scams:

- Do some research. Search the charity's name plus "complaint," "review," "rating," or "scam." And if you're looking to donate through a crowdfunding page, [learn the signs of a scam](#) before you give.
- Pay by check or credit card, which are safer. And if a charity insists you pay by wiring money, with cryptocurrency, a payment app, or a gift card, that's a scam.
- Check out the charity's website. Find out how much of your donation will go directly to support the programs you care about. If you can't find detailed information about a charity's mission and programs, walk away.



More info can be found at consumer.ftc.gov/consumer-alerts/

Banzai

Do you know if you are financially healthy? Are you looking for ways to improve your financial wellness?

ESFCU has a partnership with Banzai! - a financial education tool that is FREE for all members. A great way to analyze areas you can focus on to improve your financial well-being is by taking a Financial Wellness Assessment.

This can be found at esfcu.banzai.org/wellness/resources/financial-wellness-assessment

OR by navigating to the Financial Learning Center under the "Learn More" tab at ESFCU.com



ESFCU Nominating Committee

Our board members, who are elected from and by our membership, volunteer their time to direct and lead this financial institution. If you are an ESFCU member in good standing and are interested in learning more about becoming a volunteer, please send contact information by 11/12/2025 to:

Emporia State Federal Credit Union, Ref: Volunteer Interest
310 West 12th Avenue
Emporia, KS 66801

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 Branch Location
Emporia, KS 66801 2332 Industrial Road

Call/Text: (620) 342-2336

Toll Free: (866) 342-2336

esfcu.com

**Double Points on Credit
Card Transactions!**

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UPCOMING HOLIDAY CLOSINGS

November 11

Veterans Day

November 27 + 28

Thanksgiving

December 24 @ NOON

December 25

Christmas

December 31 @ NOON

January 1

New Years

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



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