

# THE ESFCU REVIEW

## International Credit Union Day

October 19th is International Credit Union Day and we are celebrating all month. *Pg. 1*

## Skip A Pay Loan Program Coming Soon!

Have an eligible ESFCU loan you want to skip? Apply today! *Pg. 2*

## Is Your Account Info Up to Date?

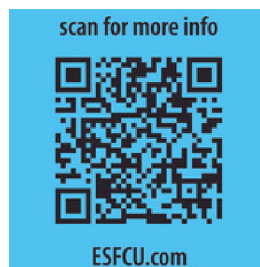
2023 will be over before we know it. Make sure your account info is current! *Pg. 3*

## You asked for it - we've responded!

Have you heard the great news? We overhauled our credit card program to provide you with the benefits you deserve! ESFCU now offers a **cash-back credit card**.

You have worked hard for your money, now make it work for you!

- Platinum Cash Back Visa
  - Non variable rate as low as 15.99% APR\*
  - 1% Cash Back
  - No Annual Fee
  - Perfect for the spender that is looking for great rewards.



ESFCU maintains a commitment to provide exceptional member service.

All Emporia State Federal Credit Union credit cards are **locally serviced**. This means if you have a question, need information, or want to make a payment - you speak to an ESFCU employee right here in Emporia. Every time.

Interested in applying? Or upgrading your current credit card? Visit **esfcu.com** or text/call us at **(620) 342-2336**.

\*APR = Annual Percentage Rate

## INTERNATIONAL CREDIT UNION DAY

Stop by our 12th Ave or Industrial location for FREE donuts and coffee from Gravel City Roasters! International Credit Union Day is about bragging on what makes credit unions great: it's members! Come celebrate with us.

**When:** October 19th, 2023

**Where:** 12th Ave or Industrial Rd

## We Are Celebrating All Month Long!

Do you love being a member of Emporia State Federal Credit Union? Now is the time to share with your family and friends!

- If you **refer** a family member or friend & they open an account at ESFCU in October 2023, you both get **\$25!**

Text or call us today to get started! (620) 342-2336

- Must disclose referral prior to account opening.
- New account must stay open for at least 60 days and cannot be for a second account. Additional terms may apply.

## ESFCU Staff Welcomes Local Educators Back to School

Each August, ESFCU staff joins local school districts' in-service days to welcome all staff back for another school year. Education is a core value of ESFCU, and celebrating the individuals that are educating our future make for a few very rewarding days for ESFCU staff.

Thank you to all of the districts that invited us in and we hope you have a great rest of your school year!

Below are a few pictures of our visits this year.



USD 251 staff were all smiles!



Justin Rahe, ESFCU, speaks to USD 252 staff.



Ted Vannocker, ESFCU Board Director, serves USD 243 lunch.



USD 284 staff collects their cash as drawing winners!



USD 386 staff excited about their new tote bag!



Miles Shirk, ESFCU, hands FHTC staff a tote bag.



ESFCU welcomed new teachers to USD 253 during ENEA luncheon.



USD 253 teachers excited to begin the new year!



ESFCU staff hands out goodies and cash to USD 253 staff.

### Holiday Skip-a-Pay

We'd like to give you the opportunity to skip your November or December loan payment!

If you choose to do this, we ask for \$15 donation (per loan). We will donate all of these monies to help a worthy cause in our community.

In order to qualify for the Holiday Skip a Payment program, your consumer loan (this offer does not apply to Real Estate, HELOC and Credit Card loans) must be in good standing for at least the last six (6) months.

Visit [esfcu.com](https://esfcu.com) or call/text (620) 342-2336 to get started.

### ESFCU Staff Named NextGen Under30 Award Recipients

Yahaira Ibarra, Marketing Event Coordinator, and Micaela Hinerman, VP of Automated Services, were named recipients of the NextGen Under30 Award.

They will officially receive their award at a ceremony later this month.

Congrats! We are all very proud of you!





## Free Bill Pay at Your Finger Tips

Tired of running out of stamps each month? Or making trips to the post office? Save money, time, and envelopes and sign up for Bill Pay! This FREE service is at your fingertips and available through online banking. Pay your bills or send money to a friend - all at zero cost to you!



### Financial Education Doesn't Have to be Hard to Find

Are you trying to figure out your best next move and need a calculator for your situation? Or want to learn more about borrowing? How about discovering new ways to budget or save?

Banzai! is the tool for you!

ESFCU offers free financial education tools at your fingertips.

Visit [esfcu.com](https://esfcu.com) to get started!

### ESFCU Sponsors Scholarship for FHTC Wrangler Fall Festival

ESFCU staff attended FHTC's Fall Festival and awarded a lucky student with a \$500 scholarship. What a fun night of good music and food!



### National Credit Union Administration Names ESFCU Grant Recipient

ESFCU's IT Department, led by Victor Ibarra, IT Specialist, and Josh Hubler, Executive Vice President, were awarded a \$10,000 grant for the Digital & Cybersecurity category. ESFCU is one of two Kansas credit unions to receive this award.

Angie Miller, CEO/President said "Victor did a phenomenal job of formulating and writing the grant which was submitted back in May, 2023... thank you and congratulations Victor and Josh! This is a huge benefit for our credit and our membership."

## Scammers Use Fake Emergencies to Steal Your Money

Federal Trade Commission (FTC) warns consumers of scammers using a fake family/friend emergency as a way to steal money. Scammers are good at pretending to be someone that they're not. They try to trick you into thinking a loved one is in trouble.



What do fake emergency scams have in common?

- The scammer will say it's urgent
- The scammer might tell you it's important to keep it secret
- The scammers will play with your emotions

What To Do If You Get a Call About a Family Emergency:

- Resist the pressure to react and send money immediately
- Use a phone number you know is right to call or message the family member
- Call someone else in your family or circle of friends

If you sent money to a scammer, contact ESFCU and any other financial institution affected. More information can be found at [consumer.ftc.gov/consumer-alerts](https://consumer.ftc.gov/consumer-alerts)



### Update Your Account Information Today!

2023 is quickly coming to a close! Now is the time to make sure your account information is up to date. Call or text today verify your mailing address, email, and phone numbers.

## **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*

### **Refer a Friend - October 2023**

Refer family or a friend this  
October and earn \$25!  
Share your love of ESFCU and help us  
celebrate how great credit unions are!

*More details – Page 1*

## **UPCOMING**

### **HOLIDAY CLOSINGS**

**November 10th & 11th**

Veteran's Day

**November 23rd & 24th**

Thanksgiving

**December 23rd & 25th**

Christmas

**Dec. 30th & Jan. 1st**

End of Year Processing

### **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