

THE ESFCU REVIEW

Call to the 86th Annual Meeting

February 19th is the 86th Annual Meeting. Learn more on Pg. 2

American Education Week Recap

American Education Week was a blast! See our fun on Pg. 2

ESFCU Board Member Spotlight

Dody and Baumgardner are our featured board members. More on Pg. 3

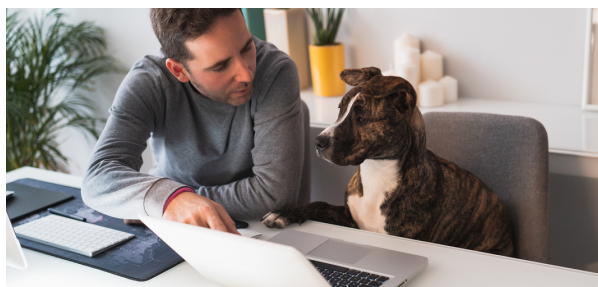
A New Online Banking Experience is Coming Soon!

2024 is going to be an exciting year at ESFCU and we are starting off strong with a new online and mobile banking experience this winter! This update will provide an updated, more modern user experience. As always, we kept your needs and wants in mind with the update!

Updated Features

There will be several new features you will experience. ESFCU account to account transfers are simplified and easy to use. Needing to transfer ESFCU funds to an external account? You will be able to! There will also be extensive updates to functionality. You now will be able to do everything on the mobile app that you can do online - including creating new Bill Pay payees, viewing eStatements, checking your credit score, and resetting passwords!

The future is now at ESFCU!



Conversational A.I.

A.I. is coming to ESFCU as well! We understand you are busy and on the go. Although we love to hear from you, or see you in-person, we know that is not always possible! We will be introducing a conversational A.I. bot named "JOY." Members will simply be able to call or text JOY and securely perform transactions or receive account updates. This could be transferring money to your checking, receiving real time balance alerts, or scheduling recurring transactions.

Bring JOY to your life this winter!

What You Will Need to Do

Since it is a new system, all members will need to re-enroll in online and/or mobile banking. **Make sure your phone # and email is up to date on your account.** More info to come soon!

*Keep an Eye on **ESFCU.com** for more updates!*

Loan Skip-a-Pay Donations Announced

ESFCU offers a Loan Skip-a-Pay program each year. Borrowers can skip a loan payment in November or December for a \$15 donation. This year over \$1,700 was donated! ESFCU Board of Directors voted to split donations equally to Abundant Harvest and ESU Corky's Cupboard.



ESFCU Staff Celebrates American Education Week with USD 253 Staff

November 13th-17th was American Education Week! Each year, Emporia State Federal Credit Union celebrates with USD 253 by delivering cookies to all of the employees in the district. ESFCU also sponsors a \$25 gift card winner for each building. This includes teachers, support staff, maintenance, food services, transportation, administrators, and more!

Thank you for all you do for our community! Below are a few pictures of our fun day.



Emporia Middle School



William Allen White Elementary School



A \$25 gift card winner!



Riverside Elementary School

Call to the 86th Annual Meeting

The 86th Annual Meeting is February 19th, 2024 at 7:00 pm in Webb Hall, ESU Memorial Union!

Come join us in our winter wonderland! We will have games for all ages, snacks, entertainment, and official business. PLUS everyone leaves with a gift!

2024 ESFCU Board of Directors are:

Aron Dody - President

Jerry Baumgardner - Vice President

Danica Case - Treasurer

Vicki Brooks - Secretary

Scott Capes - Director

Kim Kirk - Director

Carmen Leeds - Director

Curtis Simons - Director

Ted Vannocker - Director



Visit esfcu.com to stay up to date.

ESFCU and KVOE Host 32nd National Teachers Hall of Fame Radio Auction

The 32nd Annual Radio Auction went off without a hitch November 16th. Funds raised from the auction support induction ceremonies in Emporia and Washington D.C.

Ron Thomas, KVOE, Bill Huth, ESFCU, and Susie LeGault, ESFCU (retired), hosted the auction. Josh Hubler, ESFCU, presented the first donation of the auction on behalf of ESFCU. Dr. Ken



2023 Induction Class

Weaver represented the NTHF. There were also auction items available on nthf.org



ESFCU Scholarships Available

ESFCU offers scholarships to Emporia State University students, Flint Hills Technical College students, and Emporia High School graduating seniors. See if you or your student qualify and learn more at esfcu.com/Learn-More/ESFCU/Scholarships





Update Your Account Information Today!

When is the last time you checked to make sure your account information is up to date? Verify ESFCU has the correct phone number, email address, and mailing address today! Text or call (620) 342-2336.

ESFCU Board Member Spotlight: Aron Dody

Aron Dody was first elected to the ESFCU Board of Directors in 2009 and has served as Board President since 2011. Aron believes ESFCU is “a wonderful financial institution with amazing employees and members.” As Board President Aron “thoroughly enjoys collaborating with the ESFCU leadership team and other board members to ensure we continue to offer the best products and quality service our members deserve. Striving to maintain the culture of trust and diversity of thought is extremely important to allow the continued success of ESFCU now and long into the future!”

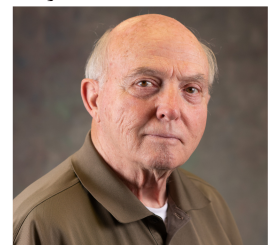
Aron has been a member of ESFCU since 2005 and believes that the best part of the credit union is the people! He loves being greeted with a smile.



ESFCU Board Member Spotlight: Jerry Baumgardner

Jerry Baumgardner is a firm believer in Emporia State Federal Credit Union and what it does for its members. Jerry has been a member of ESFCU for 50 years now, establishing his membership in 1973. He was elected to serve on the Board of Directors in 2000 and in that tenure has served as President and Vice President. Jerry has made an immense impact on ESFCU as a member and director. Jerry has always been member focused. One of his favorite aspects of ESFCU is the fact that “the products and services it provides are always in the interest and desires of the membership. Specifically, what the members want to have.”

Jerry emphasized his appreciation for being on the Board and that the “Opportunity to serve has been a great experience!”



Scammers Hide Harmful Links in QR Codes to Steal Your Information

Federal Trade Commission (FTC) warns consumers of scammers covering up QR codes on parking meters with a QR code of their own. And some crafty scammers might send you a QR code by text message or email and make up a reason for you to scan it.

These are some of the ways they try to con you:

- they lie and say they couldn't deliver your package and you need to contact them to reschedule
- they pretend like there's a problem with your account and you need to confirm your information
- they lie, saying they noticed suspicious activity on your account, and you need to change your password



So how can you protect yourself?

- If you see a QR code in an unexpected place, inspect the URL before you open it. If it looks like a URL you recognize, make sure it's not spoofed — look for misspellings or a switched letter.
- Don't scan a QR code in an email or text message you weren't expecting — especially if it urges you to act immediately. If you think the message is legitimate, use a phone number or website you know is real to contact the company.
- Protect your phone and accounts. Update your phone's OS to protect against hackers and protect your online accounts with strong passwords and multi-factor authentication.

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

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

New Online Banking Experience Coming Soon

We are delivering a new online & mobile banking platform soon! This upgraded experience will bring added convenience and services to your life!

More details – Page 1

UPCOMING HOLIDAY CLOSINGS

January 13th

(Only West 12th Location Closed)

January 15th

MLK Jr. Day

February 19th

President's Day

May 27th

Memorial 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