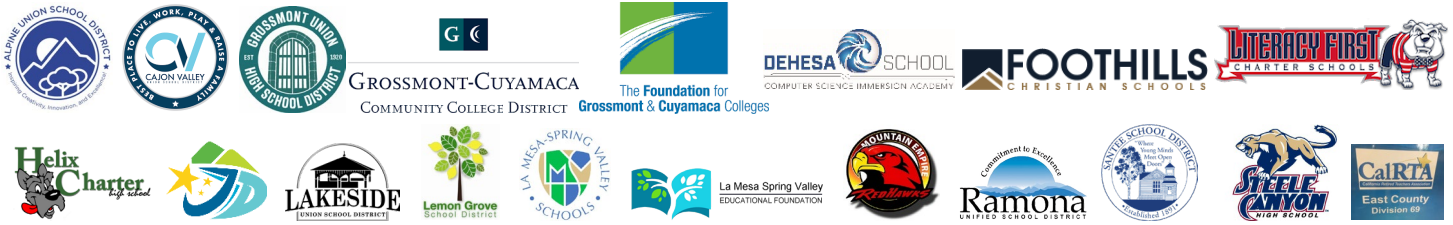


ECS EAST COUNTY SCHOOLS

FEDERAL CREDIT UNION



East County Schools FCU is the only credit union exclusively serving San Diego County school employees and their families

A Few of your School Employee Benefits Include:

MyPay15

Receive half your monthly pay 15 days early, no fee to set up, no fee per advance
Advances transfer back on payday, \$100 to \$10,000/mo, with this Line of Credit
Open to employed and retired members with monthly checks or payroll¹

4.00%^{APY*} Summer Savings

Self-select the monthly transfer amount from your paycheck, up to \$2,500/month
Unlimited in-branch withdrawals - Balance transfers in July to your account
Open to all ECSFCU members, including school district employee family members

Up to 2.00%^{APY*} eChecking Account

No Monthly Fee, No Minimum Deposit
Direct Deposit \$500/mo or more to your eChecking Account, receive eStatements &
Make eight (8) or more debit card transactions each month to earn monthly dividends

30,000+ Surcharge-Free Co-Op ATMs Nationwide

Look for CO-OP     & 5,600+  fee-free ATM locations

“CU2U” Free Banking Delivery Service

Any business you would do at a branch, we can do on a Credit Union to You visit (*cash transactions are the exception*), at your school, office or other public meeting place, at your convenience.
Call / text 619-588-1515 or visit www.EastCountySchools.org/cu2u to schedule

Platinum Choice or Platinum Rewards VISA®

No Annual Fees – No Balance Transfer Fees

Earn points for travel or merchandise every time you shop with CU Rewards – fixed low rate interest

Platinum Choice rates as low as 13.25% ^{APY*} Rates subject to change, accurate as of 08/01/23¹

New Employees: MyPayNewHire

Eliminate the wait for that 1st paycheck - available up to 60 days after date of employment

Receive your first paycheck now: 0.00%^{APR**} interest loan for up to 60 days, up to \$5,000, and up to 100% of monthly gross pay. Option to: pay-off on "first payment due date" in full, with no interest charge or make monthly payments on balance for up to 24 months at a low interest rate

Loan is subject to membership at ECSFCU w/ a Checking Acct and District Direct Deposit¹

Discount Entertainment Tickets

Available to our members online, anytime



Movie tickets at Regal (\$9.00 ea) & Reading (\$8.50 ea) available fee free in-branch or CU2U

Student Loans & Refinance

No Application Fee, Fast Online App & Quick Decisions

0.25% interest rate reduction when you sign up for automatic payments

Multiple payment options including Interest-Only and \$25/month; may include loan consolidation

New & Used Car Loans & Refinance

Rates as low as 3.89%^{APR**} when you buy new or used with ECSFCU through New Cars Inc.

(Rates as low as 4.39%^{APR**} if vehicles otherwise purchased) Rates accurate as of 08/01/23¹

We also offer RV, PowerSport, Motorcycle and Boat Loans

Home Loans, Refinances & HELOCs

Low Rates. Up to 100% appraised value¹

Down Payment Assistance programs available

Ask about Solar Loans and Solar Refinance Loans

Employee's Family Members are Encouraged and Welcome to Join Too!

El Cajon – Main Office

1069 Graves Ave, Ste 100

El Cajon, CA 92021

Mon. – Fri. 9:00 a.m. - 5:00 p.m.

Call or Text JOIN to 619-588-1515

Scan the
QR to join



Credit Union to You (CU2U)

Your office or

nearby place of business

Mon. – Fri. 9:00 a.m. - 5:00 p.m.

619-588-1515 call or Text to schedule

www.EastCountySchools.org



*APY=Annual Percentage Yield **APR=Annual Percentage Rate. ¹Loan approval and credit limit terms apply. Loan and savings rates and terms are subject to change at any time but are accurate as of August 1, 2023. Loan eligibility is based on credit history, proof of income and collateral. Car loan rates quoted include 0.50% automatic payment deduction. Other terms are available and other terms and conditions may apply. Fees can reduce the earnings on any account.

Rev. 08/23