

# Credit Union BENEFITS FOR YOU

ECSFCU provides financial solutions that are uniquely tailored to our education community and delivered with a genuine focus on value, trust and exceptional service.



[www.eastcountyschools.org](http://www.eastcountyschools.org)



## Our Membership and Who ECSFCU Serves

Classified and Certificated Employees,  
Part Time, Full Time, Retired, & School Volunteers,  
Public & Private Educational Institutions in San Diego  
County, and member's Immediate families / households.

## A True School Employee Benefit

Organized in 1956 as an "Employee Benefit" of the Grossmont Union High School district, we expanded five years later to include the employees of the Grossmont-Cuyamaca Community College District. We expanded again in 2008 to include all schools with the the GUHSD boundaries, and shortly after added all of San Diego County to our area of service.

## Once a Member, Always a Member.

You are a member for life. Even if you switch careers, move out of the area, or retire, you can stay our member. You may still refer family members to us as well.

Our commitment to value, trust, and exceptional service aims to provide a personalized member centered approach. Join us to experience banking that understands your unique needs.



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# RECEIVE YOUR FIRST PAYCHECK TODAY



- ✓ Available for school district employees for up to 60 days after the first date of employment at 0.00% APR
- ✓ Receive the amount of your first paycheck **today** for up to 100% of your monthly gross pay. (\$5,000 max)
- ✓ Pay the advance back at your first regular payday in full, with no interest charges

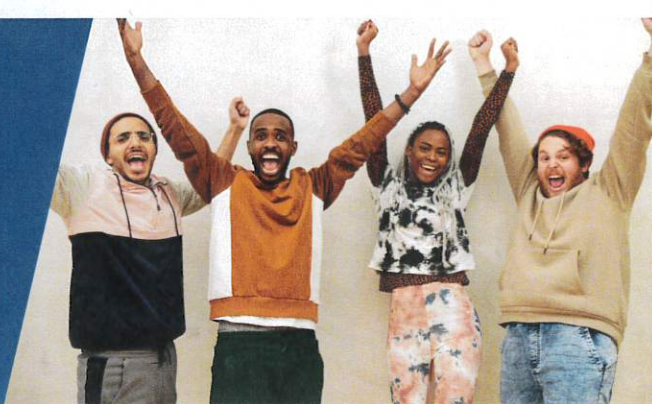
OR

Choose to keep the advance, and make up to 24 monthly payments at a low interest rate, on only the remaining balance.

Open a credit union account with ECS Direct Deposit to get started. No fees to open an ECS account nor for a MyPayNewHire loan. Terms and conditions apply. All requests must be approved by the loan department.

See additional terms on page 13.

# GET PAID TWICE A MONTH



- ✓ Get up to half of the amount you direct deposit to ECS from payroll or retirement source, 15 days early each month!
- ✓ No enrollment fees or transfer costs
- ✓ Repay the advance in full at month-end automatically from your payroll direct deposit
- ✓ Enroll in direct deposit to begin. Initial direct deposit to ECS must be received for MyPay15 eligibility
- ✓ Up to \$10,000 maximum (\$100 is the minimum)

MyPay15 is a Line of Credit. Terms and conditions apply. All requests subject to loan approval. If advance is not paid back in full on payday due date, the next month's transfer will not occur and balances remaining after the date of payroll posting will incur an interest charge disclosed at the time of account set up, and interest begins accruing on balance at due date. See additional terms on page 13.



Need a Cashier's Check?  
We'll bring it to you!

Lost your Debit Card?  
We can deliver that  
too!

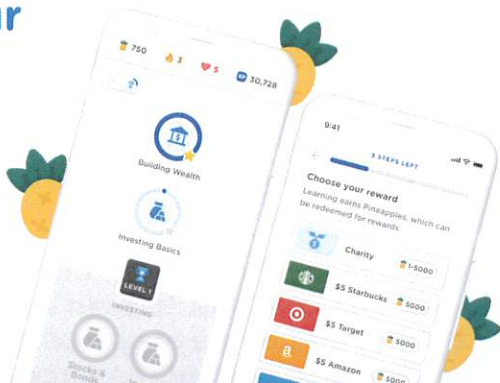
## CU2U: CREDIT UNION TO YOU

- ✓ Our **free** banking delivery service is for all members, when you can't or don't want to come to our branch.
- ✓ We will come to your school campus or place of business. Local delivery only. No cash transactions.

## Get paid to boost your financial knowledge.

1. Go to the app store and download Zogo:
2. Enter Access Code:

ECSFCU



**zogo** + ECS

# CSESAP LINE OF CREDIT

Classified School Employee  
Summer Assistance Program



**Contribute the maximum allowed (10% of your pay) to the CDE's Summer Assistance matching funds program, without losing 10% from your monthly paycheck.**

- 1) Confirm with your CSEA that your school district is enrolled and that you are eligible.
- 2) Enroll in the CA Dept of Education's CSESAP annual program by March 1st.
- 3) Apply for our CSESAP Line of Credit which will credit back to your ECS account, the amount of your CDE contribution each month, when deductions start in Fall.
- 4) When you receive your Summer paycheck(s) with the CDE's matching funds, simply pay back your ECS Line of Credit. You keep the difference!

\*Interest-only payments are due monthly. Terms & Conditions apply.  
Subject to loan approval. For employees with an enrolled school district and for California Department of Education CSESAP eligible employees only. ECS Direct Deposit required.  
See page 13 for more details.

2.00% APY  
eCHECKING  
& more



## 2.00% APY eChecking Accounts \*

- ✓ eChecking earns above-market dividends with **no monthly fee** and **no minimum balance**.

Earn 2.00%APY on the first \$2,500 balance

Earn 1.25%APY on balances \$2,500+ to \$5,000

Earn 0.10%APY on balances \$5,000+ to \$10,000

Earn 0.05%APY on balances over \$10,000

(\*rates effective 7/01/24. More info on page 13)

- ✓ To receive dividends each month:
  - Select eStatements, opting out of paper statements
  - Direct Deposit to your eChecking Account (\$500 monthly minimum)
  - Eight or more debit card purchases or payments must post each month

## Specialty Checking Accounts

- ✓ **Teen** Accounts for students aged 13-17 years
- ✓ **Fresh Start Accounts** designed to help you build, or to rebuild credit history



# 4.00% APY SUMMER SAVINGS



- ✓ Self-select a monthly direct deposit transfer amount from your paycheck, up to \$2,500
- ✓ Earn 4.00% APY dividends (see Page 13 for more terms)
- ✓ Balance transfers to your checking account in July
- ✓ Open to school employees and any family members with payroll direct deposit to ECS
- ✓ Ideal for 9, 10, and 11-month employees, open to everyone
- ✓ Unlimited branch withdrawals during the year

# ECS MEMBER BENEFITS YOU'LL LOVE



- ✓ Early payday deposits (for participating districts)
- ✓ \$2,000 no cost TruStage AD&D insurance per member
- ✓ Surcharge-free access to 30,000+ Co-Op ATMs including most 7-Eleven ATMs
- ✓ Our local staff answer our phone calls, texts and emails. The same local staff you see in our branch!

# AUTO, MOTORCYCLE, RV & BOAT LOANS AND REFINANCING



- ✓ Low rates on new and used vehicles of all types
- ✓ Easy online application with 24/7 quick decisions
- ✓ **No payment for up to 90 days**
- ✓ 10, 11 or 12 monthly payments each year (weekly or bi-weekly payment schedules also available)
- ✓ Eligible for our **Skip-A-Loan Payment** program
- ✓ **MBI** (Mechanical Breakdown Insurance) and **GAP** (Guaranteed Asset Protection) low cost policies usually significantly below dealer pricing

All loans subject to approval. Terms and conditions apply.  
Current rates are online. See additional terms on page 13.

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Utilize our partner NewCarsInc. auto buying service to find your next new or used vehicle hassle-free, and save up to 0.50% more with ECS financing.

(800) 748-5747 to reach a  
local credit union advisor

[www.NewCarsInc.com](http://www.NewCarsInc.com)



# PLATINUM VISA CREDIT CARDS



## No annual fees & No balance transfer fees

- ✓ VISA Classic - **Fixed 12.50%** APR rate
- ✓ VISA CU Reward - **Fixed 11.50%** APR rate
- ✓ Interest free grace period
- ✓ Cash advance availability at ATMs worldwide
- ✓ Purchase Security, Warranty Manager Service, Travel & Emergency Assistance, Travel Accident and Baggage Delay Insurance and more
- ✓ Share Secure VISA available for those rebuilding credit

## HOME EQUITY LINES, SOLAR, AND HOME LOANS OF ALL KINDS



- ✓ Our HELOCs & Solar Loans offer great interest rates
- ✓ Draw & pay interest on only the HELOC funds you need
- ✓ Use HELOC funds from your 1st or 2nd residence for vacations, college, home improvement - you choose!

Home Loans for 1st time homebuyers, refinances, FHA, CalHFA, Reverses & much more.

Get prequalified before you home shop!

[www.EastCountySchools.org/homeloan](http://www.EastCountySchools.org/homeloan) or call our  
Mortgage Specialist Partner Mason-McDuffie at  
(949) 632-5148 to discuss or apply over the phone

  
**Mason-McDuffie**  
Mortgage Corporation  
Credit Union Division



# DISCOUNT TICKETS TO POPULAR ATTRACTIONS



## Lowest Price Guarantee

- ✓ ECS partners with Fun Express to bring you and your family discounts at 30,000+ popular entertainment destinations in cities all over the United States and worldwide.
- ✓ Set up a free Fun Ex account using the exclusive access code provided to ECS members.
- ✓ Tickets emailed instantly 24/7
- ✓ Live phone and email support  
5am - 11pm daily from Southern California FunEx staff
- ✓ Low cost refundable option available at checkout for most tickets.



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## Discount Movie Tickets at ECS

\$9.00 tickets available at ECS El Cajon branch or delivered to you via our free CU2U service.



**REGAL**



**READING  
CINEMAS**

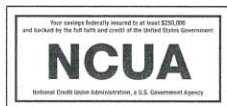
# ADDITIONAL PRODUCTS & SERVICES



- ✓ **Educator Tours.** Our credit union is the corporate sponsor of amazing Summer trips open to all members to destinations around the globe.
- ✓ Free annual **Shred Day** service at our El Cajon branch each January
- ✓ High School **Scholarships** awarded annually to our members family members
- ✓ **Skip-A-Loan Payment** program available on Auto, RV and Personal Loans in good standing. Only \$35 fee per skipped payment.
- ✓ **Student Loans** and Student Loan Refinancing
- ✓ Full featured **Mobile App** with mobile check deposit, bill pay and secure text/email alerts

All skips and loans subject to approval. Terms and conditions apply. See additional terms on page 13.

\*APY=Annual Percentage Yield. APR=Annual Percentage Rate. A \$5.00 share savings deposit is required to open your credit union membership. A **MyPayNewHire** loan requires an ECS checking account and district direct deposit; if the loan is not paid in full on or before the due date, interest will begin accruing on the balance as of the first payment due date (45-60 days after date of loan funding). The fixed interest rate on your loan after the 0.00%APR interest period is based on your individual credit score. For example, if the full loan is not repaid on the first payment due date, a typical loan amount of \$2,000 with Tier 1 credit will have 24 monthly payments of \$90.91 at an APR of 8.50% beginning in the month following the first payment due date. **CSESAP** (Classified School Employee Summer Assistance Program) example: if you contribute \$300/month, and the CDE matches \$1 for \$1, after paying back ECS Line of Credit, at 8.00%APY interest, you are left with \$2,889.73, paying \$110.27 in interest for the year. **2.00%APY eChecking** requires a \$25.00 minimum deposit to open. Dividends are calculated daily and paid monthly. On any month you do not meet the required qualifications, you will not be paid a dividend. **4.00% APY Summer Savings** dividends are calculated daily and credited monthly. Direct deposit from your employer and eStatements are required. Rates subject to change annually. Members with **Skip a Loan Payment** approved requests must agree to amend the terms of their original agreement to repay the entire unpaid balance and accrued interest. Loans less than 3 months old and bankruptcy accounts are not eligible for this program. All credit union accounts must be in good standing to be eligible and interest will continue to accrue on unpaid loan balance during no payment period. **For all ECSFCU loan and/or savings products:** Loan approval and credit limit terms apply. Loan eligibility is based on credit history, proof of income and collateral. Auto loan rates may include a 0.50% deduction for automatic payment deductions. Other terms are available and other terms and conditions may apply. Fees can reduce the earnings on any account. Loan and savings rates and terms are subject to change at any time and are accurate as of July 1, 2024.





# Become a Member

WELCOME TO OUR  
EAST COUNTY SCHOOLS  
FAMILY



ECS website



Apply Now



**Scan a  
QR code to**

- view our website or
- become an ECS Member

“ Everything we do is centered on the primary objective of increasing our "Member Value Proposition". Whether it's a new product, service or decision we make, we continually ask the question: How does this benefit our member-owners? ”

# Contact Us

VIA PHONE, TEXT,  
EMAIL OR ONLINE

📞 619-588-1515

✉️ [memberservice@ecsfcu.org](mailto:memberservice@ecsfcu.org)

🌐 [www.eastcountyschools.org](http://www.eastcountyschools.org)

🕒 Mon. - Fri. 9:00am - 5:00pm