

Sandy Dail, President

Employment Security Employees CREDIT UNION

Kansas
Departments of
Labor & Commerce



“Serving employees
and their families
since 1943”

401 SW Topeka Blvd., Topeka, KS 66603-3182 (northwest entrance) • Hours: 9 to 3, Monday - Friday
Phone: (785) 296-5015 • Fax: (785) 296-8046 • Email: creditunion@cox.net

April 2014

Limited Time Offer!

Get up to 1.25% off your qualified interest rate! That's as low as 2.00%*. This offer is good for any new collateral loan (refinancing from other financial institution is eligible). You can buy a boat, 5th wheel, travel trailer, car, van, truck or motorcycle. The market is supposed to start turning. You've seen the ads on TV, newspaper and radio. Don't wait for the curve, buy now and hit this home run out of the park.



We can typically get you pre-approved the same day you apply. When you walk in to negotiate your car deal, you can say you are paying cash. That's the beauty of getting pre-approved! We look forward to helping you achieve your financial goals.

* Rate quotes are subject to credit approval and are subject to change without notice. Rates listed are best qualifying rates. All loan policies, procedures, and guidelines will apply.

Supervisory Committee Audit

The Supervisory Committee is conducting an audit of your Credit Union records as prescribed by law. The enclosed statement of your account represents your share and loan balances as of March 31, 2014, according to the records of the Credit Union. Please compare the balances shown on this statement with your records. If there is a discrepancy, please report it to:

William Layes
1921 W. 32nd Street, Topeka, KS 66611
(785) 267-1338

Unless you report any discrepancies within 10 days, the balance on the statement will be considered correct.

Thank you from the Supervisory Committee.

Directors Declare Dividends

A dividend of .25% APR (.25% APY) for the quarter ending March 31, 2014, was declared by the Board of Directors. It's the safe way to save your earnings. Remember, your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a US government agency. We strive to stay competitive for our members. Shop your rate and compare. All Credit Union share rates are subject to change quarterly with dividends figured daily and paid quarterly.

2014 Annual Meeting coming soon

Your presence is requested for the Credit Union's annual meeting on April 15, 2014, at 5:15 p.m. This event will take place at the Shawnee County Public Library on the second floor, room #205 (Hughes). Your Credit Union Board of Directors and Committee members will present year-end statistics and discuss other important topics.

The governing body (Board of Directors) of our Credit Union is elected by you, its members. Their time is volunteered to drive us to achieving our mission: "The purpose of the Credit Union is to encourage thrift by offering savings and loans to members by providing a sound financial resource in a quality competitive manner with emphasis on convenience and service." Our income is returned to the membership by offering competitive interest rates on loans and better savings yields.

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NCUA

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government agency.

Won't you join us for this special occasion? There will be a prize drawing, cookies and beverages. If you plan to attend, please call Sandy Dail at (785) 296-5015, so we will have an approximate number for our guest list.

If you are interested in a position on the Board of Directors, Credit Committee or Supervisory Committee, please call Sandy for information and details.

New Employee at ESECU

We've hired Teresa Gull for part-time help. She retired from KDOL after 38 years of state service. She's happy to be serving our member's with Sandy Dail here at the Credit Union. Teresa and her husband enjoy traveling on their Honda Goldwing Trike and spending time with family and friends.

Owe Taxes? High Credit Card Rates?

We can help! Some interest rates out there are upwards of 30%! With those rates, you'll be paying on those cards for five years or longer. April 15th will be here soon-pay the tax bill now with a loan from your Credit Union. We still offer signature loans and you have a few to choose from.

- Are you looking to pay it off fast?
- Need a lower payment and the term doesn't matter?
- Want payroll deduction or is it the lower interest rate you need?

You won't know and we can't help, unless YOU call.

Budget Busters: Hidden Costs

Think you have your budget under control? What about hidden costs?

These are expenses that come yearly instead of monthly, so many times they are not included in monthly budgets.

Examples:

- Car tags and taxes
- Some types of insurance
- Holiday or birthday spending
- Back to school expenses
- Vacations/leisure activities

Hidden costs are a vital part of monthly budgeting and should always be accounted for. What makes them so important is that often times we forget about these costs and resort to credit cards, money from friends and family or even skip payments on other bills to meet these needs. Plan your budget and be prepared for emergencies.

Plan your budget and be prepared for emergencies.



Discount Tickets!

The Credit Union has your discount tickets for Worlds of Fun, Oceans of Fun, Schlitterbahn and the Regal Movie Theater. The following is a list of ticket prices for 2014. **Wow**, affordable summer fun for the whole family! Did you know our movie tickets don't expire? Give a great gift or treat yourself to movie night!



Worlds of Fun/Oceans of Fun* April 12 - Oct. 31, 2014

Both parks, same day – \$39.99 (age 3 and up)

*Oceans of Fun is open May 24 - Sept. 1

Schlitterbahn Water Park May 23 - Sept. 1, 2014

Adult one day – \$34.34 (age 12 - 54)

Child/Senior one day – \$28.80 (age 3-11 or 55 & older)

Regal Movie Tickets

Premiere – \$8.10* Entrance to a new, day it's released movie

VIP – \$7.10* Typically can be used a few weeks after release date

*Doesn't include cost for 3D movies.

Just because it is 0% financing doesn't necessarily mean it's better

	2% Interest	0% Interest
Auto	\$25,000	\$25,000
Rebate	-\$4,000	0
Total financed	\$21,000	0
Interest, 60 months	\$ 1,087.60	0
Monthly Payment	\$ 368.13	\$ 416.67
Total Paid	\$22,087.60	\$25,000
Savings	\$ 2,912.40	0

You would pay less for the term of the loan and your monthly payment would be less using a loan. Always contact the credit union first to see what deal is best for your budget.

STAFF

Sandy Dail, President

Teresa Gull, Financial Service Rep

BOARD OF DIRECTORS

Teila Gilchrist..... Chair

Gina CoffmanDirector

Edwin Saylor..... Vice-Chair

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