

Sandy Dail, President

Employment Security Employees CREDIT UNION

Kansas
Departments of
Labor & Commerce



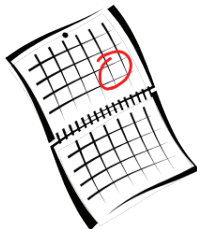
“Serving employees
and their families
since 1943”

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January 2014

Save The Date

The Annual Meeting will be held Tuesday, April 15, 2014. Yearly reports will be reviewed and the elections of officers will be held. Look for more details in our next newsletter. We look forward to seeing you there!



Directors Declare Dividends

A dividend of .25% APR (.25% APY) for the quarter ending December 31, 2013, was declared by the Board of Directors. We stay competitive so you can earn the most for your money.

It's never too late to become a Credit Union member. Invite your family members to join today. All Credit Union share rates are subject to change quarterly with dividends figured daily and paid quarterly.

E-Statement

Many members are enjoying the benefit of having their quarterly statement e-mailed to them. The Credit Union is very excited to be able to offer this free service. Here are some good reasons to elect to have yours delivered this way:

- It's free – no cost to you
- You won't have to wonder where you put your statement
- You can choose whether to print your statement
- You won't have all those statements piling up on your counter or desk
- You'll be part of the on-going *Go Green* effort

It's a simple form, included with this statement. Please complete, sign and return the pink form today. In addition, we'd like to stay “connected” with our members via e-mail. If you chose not to participate in e-statement but would like to communicate via email, please call or email your email address. We hope you'll participate in both!

Beware of Fake Mobile Phone Apps

Millions of people use their smart phones to download apps like games, music and shopping applications. We also let our children use some these apps.

Be mindful of what your children are downloading. Criminals use fake game apps to capture passwords or infect cell phones with spyware.

Tips for protecting yourself from fake mobile phone apps:

- Don't let children use your mobile device unsupervised.
- Set up password permissions on your phone and your child's phone to prevent them from downloading applications without your knowledge.
- Download cell phone apps only from trusted, reliable sources like Apple's App Store and the Android website.
- Don't click on links within e-mail messages. They frequently direct your browser to fake websites designed to fool you into downloading apps or keying in confidential information.
- Don't give out passwords over the phone, especially if you did not initiate the call.



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.



Christmas Club and Other Accounts

Did you know you can open a Christmas Club or other sub-savings account at anytime? Now is the time to start saving for Christmas next year or even that vacation you've always dreamed of.

Many of our members even have a tax savings account to access when their taxes are due. For more information, please contact Sandy.

Six Tips On College Financing

1. Go to college despite the job market. College prepares students for the work world tomorrow. According to a 2010 report by Georgetown University, 63 percent of jobs offered by 2018 will require postsecondary education.

2. Don't eliminate yourself. The biggest mistake students make is believing they're not eligible for college aid. The U.S. Department of Education reports that all students, regardless of income or financial assets, are eligible for up to \$27,000 in federal Stafford Loans over four years.



3. File for FAFSA fast. The Free Application for Federal Student Aid (FAFSA), qualifies students for federal grants, loans and work-study jobs as well as some private and state sponsored awards. Filing it as close to January 1 as possible maximizes your college aid eligibility. If you wait until after tax returns are done in April, all of the money is already awarded.

4. Choose your major carefully. Money is available to students majoring in high-demand fields. Students who know their major can check with their school's financial aid office to see if there are awards available in their fields.

5. Meet the deadlines. With more students vying for aid, there's stiff competition for dollars. Don't eliminate yourself by missing a deadline.

6. Ask the boss. Nearly 85 percent of U.S. companies offer tuition reimbursement to employees. Be sure and read the fine print-there might be limitations including restricted course work or grade point average requirements.

Re-Finance With Us

The Credit Union refinances auto/motorcycle/RV loans from other institutions. Call or check your statement to verify your current interest rate and balance. We can compare to see if refinancing with us would save you interest or lower your monthly payment. Rates are still at record lows. This will eventually change and they'll go up again. Call, email or come by today. Don't put off saving for tomorrow when you can save for today!

*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.

January 28th Is Date Privacy Day

We transmit millions of pieces of information about ourselves online simply by using our laptop, desktop or mobile phone. So how do you avoid being a victim of identity or date theft?

Here are a few tips to keep you safe, and keep your computer free of viruses and spyware.

Keep A Clean Machine: Having the latest security software, web browser and operating system are the best defenses against viruses, malware and other online threats.

Automate Software Updates: Many software programs will automatically connect and update to defend against known risks.

Protect All Devices That Connect To The Internet: Along with computers, smart phones, gaming systems and other web-enabled devices also need protection from viruses and malware.

Plug & Scan: USBs and other external devices can be infected by viruses and malware. Use your security software to scan them.

Protect Your \$\$: When banking and shopping, check to be sure the sites are security enabled. Look for web addresses with "https://" or "shttp://", which means the site takes extra measures to help secure your information. "Http://" may not be secure.

Back It Up: Protect your valuable work, music, photos, and other digital information by making an electronic copy and storing it safely.

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