

Sandy Dail, President

Shawna Allen, Vice President

# Employment Security Employees CREDIT UNION

Kansas  
Departments of  
Labor & Commerce



“Serving employees  
and their families  
since 1943”

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#### LOWEST AUTO RATES IN ESECU HISTORY

Wow! 3.25%\* for well qualified members! It's so fast and convenient; the Credit Union does the paperwork for you. You get the excitement, adventure and fun of finding the vehicle you've always wanted. Is it a sports car, minivan or a motorcycle? We make loans for just about anything. Most loan requests are reviewed within 24 hours. You can defer your first payment up to 90 days! That's three months with no car payment. Interest starts accruing from the day of loan dispersal. Let us make your next car-buying experience a no-hassle adventure. Get your piece of history – the lowest auto rates ever available by ESECU! These incredible rates won't be here forever. Call, email or stop by today to get pre-approved!\*

#### INTERNATIONAL CREDIT UNION DAY

It won't be long until credit unions world wide will be celebrating International Credit Union Day (ICUD) on Thursday, October 18, 2012. This year's theme is "Credit Unions Build a Better World." Your Credit Union is here to assist your quest in strengthening your financial world.

#### DIRECTORS DECLARE DIVIDENDS

A dividend of .25% APR (.25% APY) for the quarter ending June 30, 2012, was declared by the Board of Directors. Watch your savings grow with Employment Security Employees Credit Union. We stay competitive so you can earn the most for your money. All Credit Union share rates are subject to change quarterly with dividends figured daily and paid quarterly.

#### YOU DESERVE A SUMMER VACATION

Invest in yourself with a vacation loan. With these low rates, the vacation you need won't drain your savings. Don't use your high interest rate credit cards to take the family trip this year. You'll spend many more years paying it off. With the **UR Special** loan (formerly known as the summer special) it will be paid off in one year so you can do it again next summer. Call the Credit Union today. We'll help with financing to get you on your way!\*

#### ANNUAL MEETING WINNERS

The recipient of the Italian basket was awarded to Nancy Sly, movie basket to Sharon Lantis, Dairy Queen gift card to Teila Gilchrist and child's fun basket to Connor Allen. Congratulations to the drawing winners! We hope to see you all at the meeting next year. A BIG THANK YOU goes out to all who attended.

#### ESECU PRIVACY POLICY

**Policy statement:** Employment Security Employees Credit Union is committed to making available financial products and service that will enable its members to meet their financial needs and goals. Protecting person information and using it in a manner consistent with member expectations is high priority to the Credit Union.

The Credit Union will develop and maintain procedures that ensure the Credit Union's compliance with the obligations described in this policy. These procedures will safeguard the security and confidentiality of member information; protect against any anticipated threats or hazards to the security and integrity of such records; and protect against unauthorized access to or use of such records or information that would result in substantial harm or inconvenience to any member.

**Information we collect from our members:** The Credit Union collects non-public information about our members from the following sources:

- Information we receive from members on applications and other forms.
  - Information obtained when verifying the information members provide on applications and other forms. This information may be obtained from member's current or past employers or from other financial institutions where members have conducted financial transactions.
  - Information about members from transactions with us.
  - Information received from consumer reporting agencies.
- We may disclose all of the information we collect as permitted by law.

**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.

**Parties who receive information from us:** The Credit Union may disclose non-public information about members to the following types of third parties:

- Financial service providers such as insurance companies and loan service companies. Under no circumstances will these firms be authorized to charge accounts without the member's express consent and the Credit Union will not sell member information to telemarketing firms.
- Non-financial companies such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors and government agencies.

**Disclosure of information to parties that provide services to the Credit Union:** In order for the Credit Union to conduct business, we may disclose all of the information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements.

The Credit Union may also disclose non-public personal information about our members under circumstances permitted or required by law. These disclosures typically include information to process transactions on behalf of our members, conduct the operations of the Credit Union, follow the authorized instructions of our members or protect the security of our financial records.

To protect our members' privacy, the Credit Union will only work with companies that agree to maintain confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other parties.

**Disclosure of information about former members:** If a member terminates membership with the Credit Union, we will not share information collected, except as may be permitted or required by law.

**How the credit union protects non-public member information:** The Credit Union restricts access to non-public personal information about our members to those employees who need to know that information to provide credit union products or services. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard our members' non-public personal information.

### **FINANCIAL SELF DEFENSE: IDENTITY THEFT AND TECHNOLOGY-SOCIAL MEDIA**

A recent study by The Javelin Group found the incidence of identity theft was up 13 percent compared to the previous year. The total amount stolen was about the same, but the thieves successfully scammed more people. The study found that there were specific factors that put social media users at elevated risk of getting scammed:

- 68 percent of social media users publicly shared their birthday
- 63 percent shared the name of their high school
- 19 percent shared their phone number
- 12 percent shared their pet's name

All of the above information represents the kinds of things a company would use to verify your identity, according to the study's authors.

### **BEST THINGS TO BUY IN THE FALL**

When the swimming pools close and schools open, families are thinking about back-to-school shopping. But there are other items besides pencils and paper you should consider buying during the fall:

- **swimwear**
- **charcoal grills**
- **lawn mowers**

Store managers don't want to store these things, send them back to a warehouse or sell them for pennies on the dollar to wholesalers. They'd rather sell them to you for 40% off or more.

- **New car**  
New-model cars have been parked in dealership lots since September and salespeople are eager to get rid of the others in October and November. Expect to save at least 10%, and probably more, on the previous year's model.
- **Wine**  
The fall harvest season, when most vineyards release their latest vintages, offers the best selection.
- **Wedding dresses**  
Many bridal shops start receiving large shipments of dresses in November because so many couples get engaged around Christmas and on New Year's Eve, then begin shopping for dresses in the winter. If you shop in December, when stores are less crowded and are trying to boost their end-of-the-year sales, you'll be in a better position to negotiate.

### **MONEY MILESTONES FOR KIDS**

Ages 3-5 – a child should come to understand:

- You need money to buy things.
- You earn money by working.
- There's a difference between what you want and what you need.

Ages 6-10 – a child should come to understand:

- You must make choices about how to spend your money.
- You should shop around for the best deal.
- It is dangerous and costly to share too much information online.

Ages 11-13 – a child should come to understand:

- It is smart to save 10% of what you earn.
- Entering credit card or Social Security numbers online puts you at risk of identity theft.
- The earlier you save, the more you'll have later.
- A credit card is a loan.

Ages 14-18 – a teen should come to understand:

- College is expensive and you should choose a school and student loans based in part on your career expectations.
- You pay taxes on your income and should budget for take-home pay, not gross pay.
- A great place to save is your Credit Union.

Ages 18 and up – a young adult should understand:

- You should use a credit card only if you can pay off the balance every month.
- You should never be without health insurance.
- You should always diversify your investments.

\*Current signature loans cannot be incorporated into this special loan. Any refinance of this special would be at the current qualifying rate at the time of refinancing. 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.

#### **STAFF**

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