

Sandy Dail, President

Shawna Allen, Vice 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
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Go Green With Us

It's finally here! Enclosed with your statement is an e-statement disclosure and sign up form. Take advantage of this wonderful free benefit to members. No more hassles of lost or tampered mail and **you** decide when to print your statement. Help the environment and help yourself. You benefit by having fewer documents to worry about filing or shredding. Our environment benefits by having less trash for our landfills.

Your statement is encrypted and requires a password to view/print. We are very enthusiastic to offer this wonderful technology to you. If you wish to have this service, please complete and return the enclosed form. If there are multiple account numbers, you may list them on the same form. This document must be signed by at least one of the account owners. If you have any questions, please call us.

It's Been 70 Years

We've been serving our members for 70 years! Did you know ESECU is among the oldest Credit Unions still operating in Topeka? That's several generations of service. Do you know how the Credit Union came about? Seventy years ago the peers of KDOL got together, pooled their savings and said we'd like a Credit Union of our own for the employees and their family members. With the approval of KDOL as our sponsor, ESECU was born.

The business was conducted from an employee's desk in the middle of a room. The maximum limit on secured or unsecured loans was \$50. We didn't even have an official manager until 1964! The Credit Union has grown with the times. We have voice mail, email, a Facebook page, a web page and now we have e-statements! We still give the personal, quality, one-on-one service that makes us stand the test of time. Serving you is what we do. You are the purpose for our existence. Without you, there would be no Credit Union. Thank you for 70 wonderful years! We look forward to many, many more.

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.

Automatic Saving

It can be hard to put aside money for savings, but there is an easy way to save money without ever missing it – make your savings automatic.

How it works: Many employers allow you to divide your paycheck into different accounts. Take advantage by putting part of your pay into a savings account. You won't miss that extra money. Deposit cash directly at the ATM or take it to your Credit Union branch the day you get paid. That way you will be less tempted to spend the money.

Why it works: By saving automatically, you don't have to think about how much to save each paycheck. And if you don't see the money, you are less likely to miss it.

A little goes a long way: Start with only \$10 a week, biweekly or monthly. When you get extra income, you can add that money to your account as well. Over time, your deposits will add up. Even small amounts of savings can help you in the future.

We offer payroll deduction through the state of Kansas Departments of Labor and Commerce. If you are employed at either agency, call or email the Credit Union and let's get your payroll deduction started!

Directors Declare Dividends

A dividend of .25% APR (.25% APY) for the quarter ending June 30, 2013, was declared by the Board of Directors. Watch your savings grow with Employment Security Employees Credit Union. Shop and compare rates. We strive to 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.

International Credit Union Day

It won't be long and Credit Unions worldwide will be celebrating **International Credit Union Day (ICUD)** on Thursday, October 17, 2013. This year's theme is **“Credit Unions Unite for Good: A Better Way.”** Your Credit Union is here to assist your quest in strengthening your financial world. Watch for more news on this annual event in our October 2013 issue.

Employment Security Employees Credit Union 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 need and goals. Protecting personal 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.

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 to 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.

Annual Meeting Winner

The recipient of the Texas Roadhouse gift card was awarded to Gary Allen. Congratulations to the drawing winner! We hope to see you all at the meeting next year. It's always a great time getting together with members. Thank you for attending.

A Member's ESECU Story

"I decided just after my kids (twins) were born to become a member of the Credit Union, at the urging of my close friend Maxine. About a year after that, my car was parked in the front yard and got totaled. I had to get a new vehicle. I went to the car dealership's credit people and they had an outrageously high interest rate. In talking to the girls in the Credit Union, they said they could probably get it lower and then I could take my payments directly out of my check and not have to worry about rushing to pay a payment. They worked with me and I have a mini van that worked well because it had a DVD player in it and that has been countless hours of enjoyable road trips and quick trips around the Topeka area with two or more distracted kids in the back of my van. Thanks to the Credit Union."

– Submitted by Member Linda

We want to hear your story. Drop by or email the Credit Union with yours. We might post it in our newsletter.

STAFF

Sandy Dail, President • Shawna Allen, Vice President

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