

Shawna Allen, President

Teresa Gull, FSR

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 • Hours: 9 to 3, Monday - Wednesday and Friday, 9 to 1 Thursday
Phone: (785) 581-7295 • Fax: (785) 296-5281 • Email: creditunion@cox.net

July 2016

Lowest Auto Rates in ESECU History...WOW!

3.25%, 4.25%, 6.25% and so on.....

3.25% for well-qualified members! It's so fast and convenient. You get the excitement, the adventure and the fun of finding the vehicle you've always wanted. Is it a sports car, minivan or a motorcycle? We do loans for just about anything. Most loan requests are reviewed within 24 hours. Let us make your next car-buying experience a no-hassle adventure. Get your investment started and take advantage the lowest auto rates ever offered from ESECU.

Call, email or stop by today.*

Directors Declare Dividends

A dividend of .15% APR (.15% APY) for the quarter ending June 30, 2016 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.

**We're making a BIG change this year. Your dividends will start compounding monthly instead of quarterly!!

Annual Meeting Winners

The recipient of the Movie Basket was Rick Hefley; Picnic Basket was Lori Stauffer; and the Dairy Queen Gift Basket was Teila Gilchrist. Congratulations to the drawing winners! We hope to see you at the meeting next year. A BIG THANK YOU goes out to all that attended.

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!*



Don't Forget About Our Discounted Tickets

Movie Tickets - \$8.50 for new releases

Worlds of Fun/Oceans of Fun \$42.15

Schlitterbahn:

\$34.00 for adult

\$28.00 for 3-11 and 55 and up!

*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.

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 a 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.

STAFF

Shawna Allen, President

Teresa Gull, Financial Service Rep

BOARD OF DIRECTORS

Teila Gilchrist..... Chair

Joe ViningDirector

Edwin Saylor Vice-Chair

Cindy MorrisDirector

Paul Bicknell Treasurer

Rick HefleyDirector

Lori Stauffer Secretary

Jose CastilloDirector

Nicole Steinert.....Director

CREDIT COMMITTEE

Marc Lowe, Chair • Nici Tebbutt • Lisa Kraus

SUPERVISORY COMMITTEE

Nicole Steinert, Chair • Kelly Alexander • Cindy Morris • Patty Berens

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.