

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 S.W. Topeka Boulevard, Topeka, KS 66603-3182 (northwest entrance) • Hours: 9 to 3, Monday - Friday
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October 2010

Why 186 Million People Worldwide Choose Credit Unions

On October 21, credit union members around the world will join together to celebrate **International Credit Union Day** and this year's theme – *Experience The Cooperative Difference*. Do you remember why you chose Employment Security Employees Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people. Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.



This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At Employment Security Employees Credit Union we are proud of our heritage as a cooperative financial services provider and our connection to the more than 53,000 credit unions worldwide. On October 21, we'll

join credit unions and their members around the world to celebrate **International Credit Union Day** in recognition of the benefits those institutions bring to their members.

On **Thursday, October 21**, we'll serve a hot dog, bag of chips and a cookie (until they're gone) to those who stop by the garage at 401 SW Topeka Boulevard (southwest parking lot) and at the entrance of 2650 E Circle Drive South (building west of the SRS Learning Center). **The celebration will begin at noon at both locations.** ESECU wishes to thank our loyal membership and invite new members to join the credit union on this special day. Stop by to visit with Sandy, Shawna, or even one of our board members about your great credit union!



UR Special!

Can you believe the holidays are just around the corner? Let the credit union ease your worry of expenses. We want the season to be stress free! Our annual **UR Special**, also known as the Christmas Loan Special, is in effect now. Use the funds for bills, gifts, repairs or even a winter vacation! Just pick up the phone, come by or e-mail so we can process your request today.

The low interest rate on this special will be as low as 12% APR. The maximum amount you may borrow is \$2,000.00 with up to 12 months to repay. Current signature loans cannot be incorporated into this special loan. Any refinance of this special would be at the current rate at the time of refinancing. All standard loan policies, procedures and guidelines will apply. Rate quotes are subject to credit approval and are subject to change without notice. Qualifying rates are determined by credit background and specific loan terms. Please call Sandy or Shawna today to take advantage of this great offer!

Directors Declare Dividends

A dividend of .40% APR (.40% APY) for the quarter ending September 30, 2010, was declared by the Board of Directors. All credit union share rates are subject to change quarterly with dividends figured daily and paid quarterly.

MyMoney.gov

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are buying a home, balancing your checkbook or investing in your 401(k), the resources on **MyMoney.gov** can help you maximize your financial decisions. Throughout the site you will find important information from 20 Federal agencies and bureaus designed to help you make smart financial choices. Visit **MyMoney.gov** for more information.

Extreme Loan Blow-Out with 90-Day Deferral

Your Credit Union is still loaning money! Wouldn't you like to receive up to a 2% discount off your qualifying rate for a new or used vehicle? This extreme loan has rates as low as 4%*. Wouldn't you like to have an extra \$10 deposited into your share account? The first five members of each month for the remainder of the year who finance their vehicle with the credit union will get that \$10 deposit! In addition, on any new/used vehicle loan you can opt to defer your first payment up to 90 days. Just think, three months with NO PAYMENT! Interest will accrue from the day of dispersal.

Don't wait any longer to finance that new car, truck or motorcycle with your credit union. The **Extreme Loan Blow-Out** only applies to new ESECU loans or loans refinanced from another financial institution. All standard loan policies, procedures and guidelines will apply. Minimum financing to qualify for \$10.00 credit is \$10,000.00. Sandy and Shawna are waiting to here from you today. Most loan requests are responded to the same day.

* Qualifying rates are determined by credit background, specific loan terms, age and type of collateral. Rate quotes are subject to credit approval and are subject to change without notice.

STAFF

Sandy Dail, President • Shawna Allen, Vice President

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Free or Low Cost Ways to Lower Heating Bills

Winter is fast approaching and so are those cold winter months. Follow a few of these tips to help keep heating costs low:

- Lower your thermostat – even one degree makes a difference.
- Close off unused spaces (attic, garage, basement, spare bedrooms, storage areas) or heat only rooms that you use. If your heating system has vents, close off heating vents in unused rooms.
- Reverse the switch on your ceiling fans so they blow upward toward the ceiling. The reverse air circulation promotes heating efficiency in the winter.
- Keep blinds and drapes open on sun-exposed windows during the day. Close these same drapes at night to help impede the escape of heat.
- If possible, sign up for a budget plan with your heating provider. Although this will not reduce the actual yearly dollar amount, it will make your bill-paying more manageable when spread evenly over a 12-month period.
- When you add energy-efficient items to your home, check for possible tax breaks or discounts on homeowner insurance policies.
- Check with local utility companies for free energy audits. Certain energy saving devices may also be provided and installed free of charge.
- Caulking and weather-stripping are relatively inexpensive and can save 5 to 30% on heating bills. Check for drafts, cracks and gaps. Some areas where cool air can penetrate include window frames, around doors, wall or window-mounted air conditioners, attic hatches, baseboards, switch plates, electrical outlets and foundations.
- Be sure to have adequate insulation in walls, ceilings, attics and basements. Seal and insulate water pipes and warm air ducts in unheated spaces.
- Consider using an electric blanket in a cool bedroom; it's much less expensive than heating your bedroom to a toasty temperature.
- Install a low-flow shower head; it will use up to 50% less hot water.
- Cover your water heater with an insulating jacket.



NCUA

Your savings 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.