

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

October 2015

Directors Declare Dividends

A dividend of 0.15% APR (0.15% APY) for the quarter ending September 30, 2015, was declared by the Board of Directors. All Credit Union share rates are subject to change quarterly with dividends figured daily and paid quarterly. We stay competitive so you can earn the most for your money.



It's never too late to become a Credit Union member and sign up for our convenient payroll deduction.

Jingle Bells, Jingle Bells...

Christmas Special

Can you believe Christmas is just around the corner? Let the Credit Union ease the worry of your Christmas expenses. We will soon be offering our annual Christmas Loan Special. This Special will run from October 1, 2015, through March 31, 2016, with up to 12 months to repay.



The interest rate on this special starts at 12.00% APR*. The maximum amount you may borrow is \$2000.00. 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 loan policies, procedures and guidelines will apply.

Auto Loan Special

Now more than ever is the time to purchase that vehicle you've always wanted. Why not refinance that higher-rate vehicle with the Credit Union? We can save you money by lowering your monthly payments.

Loan rates start as low as 2.00% APR*. We also offer payroll deduction, credit life protection, disability protection, GAP insurance and fast, friendly, confidential service. Please call, email or come by the office today. We look forward to serving you.

*Rate quotes are subject to credit approval and are subject to change without notice. Rates apply to new ESECU loans and refinances from other financial institutions. Rates listed are best qualifying rates. All loan policies procedures and guidelines will apply.

Discount Tickets

Movie Tickets

Everyone enjoys the movies! The Credit Union has two types of discount movie tickets available for purchase. We have the Premier tickets for \$8.00 that allows the ticket holder immediate entry to a newly released movie and our VIP tickets for \$7.00 that allows the ticket holder entry to a movie after the initial release. These make great gifts for the holidays!

Renaissance Festival Tickets

2015 Festival Dates

Sept. 5 through Oct. 18 • Open Weekends

10 a.m. – 7 p.m. • Rain or Shine

Ticket prices: \$15.50 adult

\$ 9.50 child 5-12

www.kcrenfest.com



Worlds Of Fun Tickets

Open weekends until Nov. 1

Ticket price: \$41.07

Your Funds Are Safe

The Credit Union protects our member's shares through the National Credit Union Administration (NCUA). This protection is at **no cost** to you, the member. NCUA is an independent agency of the United States Government. Not one penny of insured savings has ever been lost by a member of a federally-insured Credit Union. The basic insurance amount is \$100,000 per depositor. Individuals with account balances totaling \$100,000 or less have full coverage. Your insured deposits are backed by the full faith and credit of the United States Government. If you have any questions or concerns, please call or email Shawna Allen.

Home Mortgages

ESECU has partnered with [1st Mortgages](#) to provide a full range of mortgage products and qualified, experienced personnel to answer your questions. Whether you need a first mortgage, refinancing, or a home equity loan, please call Shawna at ESECU – 785-581-7295 or Matthew Hamm with 1st Mortgages at 316-977-9705 and they can help move you in the right direction.

- Apply online or on the phone
- Competitive rates
- Prompt response
- Wide variety of loan types available

For more information about how your credit union can help with a new or refinanced home mortgage loan during these times, contact Matthew Hamm 316-977-9705 or mhamm@1stmtgs.com.



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Shawna Allen, President Teresa Gull, Financial Service Rep

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Word Search!



S M R L A E D F Z P R E D I C A R D F Z G X O S T G
 S E Z N P O E M M S A C K A N G A R O H O N W H O M
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Can you find?

- | | | |
|------------|----------------|---------------|
| Acorn | Football | Rudolph |
| Apple Pie | Ghosts | Santa Claus |
| Autumn | Gift Wrap | Scarecrow |
| Candy | Goblins | Sled |
| Carolling | Gourd | Snow |
| Chestnuts | Halloween | Spider |
| Christmas | Harvest | Squash |
| Cider | Hay Bale | Thanksgiving |
| Cobweb | Jack O Lantern | Treat |
| Corn Stalk | Lights | Trick |
| Dressing | Memorial | Turkey |
| Elves | Ornaments | US Flag |
| Family | Parade | Veteran's Day |
| Feast | Presents | Witch |
| Foliage | Pumpkin | |