

# ELECTRO LINK

electrosavings.com

Fall 2019

## Save to Win

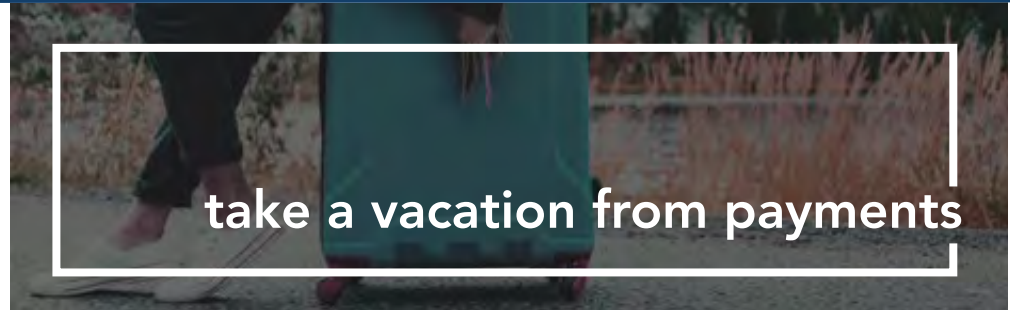
Electro Savings is rewarding our members with cash for saving more of their hard-earned money. Participate in Save to Win, and every time you make a savings deposit of just \$25, you'll be entered in the monthly and quarterly prize drawings. Best of all, it's free!

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earn, so there's never been a better time to get the ball rolling on your savings plan. With nothing to lose and everything to win, it's time to Save to Win.

Talk to an Electro Savings Member Service Representative to open your Save to Win account and start saving today.

Here's the latest list of lucky Electro Savings Save to Win members:

<b>Jessica T.</b>	<b>Carl H.</b>
<b>Isabel V.</b>	<b>Susan D.</b>
<b>Derek C.</b>	<b>Kenneth R.</b>
<b>Charles T.</b>	<b>Charles C.</b>



### October 1 – January 31

What would you do if you could take a vacation from your payments? Pay for the holidays, plan a family vacation, or cover other year-end expenses, the choice is up to you! From October 1 - January 31, we're letting you do just that.

Let us help lighten your end of the year load. You could skip one monthly loan payment per eligible Electro Savings loan, and we could even help you skip a monthly payment on loans you have with another lender!

\*This program is not available for credit cards, mortgages, or home equity loans. To qualify for Skip-A-Pay on loans at another lender, you must apply for new credit with ESCU and meet all credit union credit qualifications. Offer ends 01/31/20. Contact ESCU for complete details and other restrictions.

## Give the Gift of Credit Union Membership

Refer your family and friends to Electro Savings, and you'll both be winners! The best compliment you can give us is a referral, and we'd love for you to share your positive experience with others. Spread the word about your credit union to friends, coworkers, neighbors and family members, and we'll give you \$25 when they open a qualifying checking account or loan! Plus, we'll give your friend or family member a \$100 Visa® gift card for opening a qualifying checking account or loan.\*

To get started, print a member referral form from our website, or contact us to have member referral cards sent to you so you'll have something to hand out. Thank you for being a member of Electro Savings and helping spread the word about our benefits!

Referral cannot be an existing ESCU member or joint member. New member receives incentive for completing one of the following actions: Open a new qualifying checking account with a minimum \$100 direct deposit and at least 14 debit card transactions within first 60 days; new account must be open and in good standing for 60 days. Open a new loan with minimum balance of \$10,000; new loan must be open and current for 90 days. Current member receives incentive when new referred member meets all incentive qualifications. Both incentives are subject to 1099 reporting. There is no limit to the number of new members an existing member may refer. Limit one incentive payment per new member. \$1 share deposit and membership eligibility are required. ESCU may modify or discontinue this offer without notice.

## A New Look Coming Soon!

In late October, Electro Savings will be rolling out a new website design! You'll be able to find us at the same web address ([www.electrosavings.com](http://www.electrosavings.com)), and our site will continue to serve as the main access point for logging in to Online Banking and applying for a Consumer Loan or Home Loan.

Once our newly designed website launches, you can expect an easier, faster experience when opening a new savings account, checking account or share certificate.

**Please contact us for further details and with any questions.**



## Celebrating International Credit Union Day

On October 17, 2019, Electro Savings will join 56,000 credit unions around the world in recognizing International Credit Union (ICU) Day®. There are over 200 million credit union members around the world – more than 100 million in the U.S. alone – and Electro Savings is proud to possess the not-for-profit cooperative spirit that all credit unions share. In honor of ICU Day, we will be hosting special events during the month of October.

Please join us at one of these events to help us celebrate



**Local Service.  
Global Reach.**

a movement that focuses on financial success for everyone.

• **Meet the CEO:** Stop in our branches from 11 a.m. – 2 p.m. every Friday in October to meet Jim Struble, our President and CEO. Jim wants to hear about your Electro Savings experiences.

• **Financial Workshops:** Held in the Community Room at our Maryland Heights branch, located at 1805 Craigshire Road. Seating is limited. RSVP to [members@escu.org](mailto:members@escu.org) or call (314) 434-6470 at least one week prior to each workshop.

• **Blood Drive Benefiting Mississippi Valley Regional Blood Center:** October 17, 10 a.m. – 2 p.m., at our Maryland Heights branch, 1805 Craigshire Road, Maryland Heights, MO 63146. Register by visiting [bloodcenterimpact.org/donor/schedules/drive\\_schedule/86371](http://bloodcenterimpact.org/donor/schedules/drive_schedule/86371).

**Please see the Save the Date section of this newsletter for more event details.**

## Homes for Heroes

Homes for Heroes, Inc., is the largest nationwide network of affiliate real estate, mortgage and local business specialists. The organization is committed to providing easy ways for heroes to save on a home. Shortly after 9/11, Homes for Heroes, Inc., was established to give back to firefighters, EMS, law enforcement, military (active, reserves and veterans), healthcare professionals and teachers for all they do. Since 2009, Homes for Heroes, Inc., has helped over 30,000 heroes save over \$50 million on their real estate transactions, sold over \$4 billion in real estate to heroes and actively partnered with 2,800 like-minded real estate and mortgage professionals who've joined in the mission.



Homes for Heroes, Inc., comprises affiliate real estate and mortgage specialists across the country, along with local and national businesses committed to providing Hero Rewards® savings, which are easy ways for heroes to save significant money on a home. When working with Homes for Heroes affiliate specialists, heroes are able to receive significant savings when they buy, sell or refinance a home. Hero Rewards is our way of saying thank you.



We are proud to announce that Jennifer Walters, our Mortgage Loan Officer, is a new Homes for Heroes Affiliate Mortgage Specialist.

“I am thrilled to be a Homes for Heroes Affiliate Mortgage Specialist,” says Walters. “We’re committed to giving back, serving and saying thank you to our local community heroes because they do so much to make our great community what it is today.”

**If you or someone you know is a local hero purchasing or refinancing a home, call Jennifer Walters, Homes for Heroes Affiliate Mortgage Specialist, at (314) 434-6470, ext. 1230.**

Jennifer Walters NMLS #237632. Electro Savings NMLS #1022689.

## We Want YOU on Our Board of Directors

Electro Savings is a democratic organization owned and controlled by our members. Each member has one vote, with equal opportunity to participate in setting policies and making decisions. We would love for our members to volunteer their time and talent by serving on our Board of Directors. You could be one of nine people responsible for helping the credit union improve the community and our members' financial lives.

If you're interested in becoming a member of our Board of Directors, contact Pat Larson at (314) 434-6470, ext. 1502, or (800) 844-8313 to request an application. Completed applications must be received by close of business on December 31, 2019. A committee of current directors will review the applications. Should an election be necessary, credit union members will vote in April 2020. The results will be announced at the credit union's annual meeting in May 2020.

# Let's Hear it For

## Tabitha Joest

### Our Lead Member Care Representative

From past experiences with car dealerships, online retailers and cellphone providers, most of us associate calling customer service with a lengthy, painstaking process. However, when someone gives Electro Savings' Member Care Department a ring, they're almost instantly greeted by a warm, friendly voice. One of those welcoming voices belongs to Tabitha Joest, our Lead Member Care Representative.



"I'm part of a team that makes up the credit union's main contact center. I answer members' phone calls, emails and messages that are sent through our website. We also handle a lot on the card services side – like card orders, travel notifications and fraudulent transactions and disputes," says Tabitha. "We do a little bit of everything, while always delivering top-notch care and solutions to our members."

Tabitha has been with the Member Care Department from the start – watching it grow into what it is today. She began her career with Electro Savings as a teller nearly ten years ago. Her journey eventually led her to member services, and she was asked to be part of the Member Care Department, working alongside only one other employee.

"Today, we're a department of four people, along with our supervisor," explains Tabitha. "We do so much more now than what we did in the beginning. We went from transferring calls to answering a lot of questions on our own."

Needless to say, it takes a special, charismatic person to build strong relationships with members simply by speaking with them over the phone.

"Once in a while I'll hear from a member, 'Oh, I'm so glad it's you who picked up the phone.' It's nice to know that I'm trusted, and that the member has confidence in me," says Tabitha. "I really love getting to know members, and they also get to know me."

It's the one-on-one time Tabitha takes with members that really makes a difference. When one member was down on her luck, she called the Member Care Department to inquire about receiving a personal loan in order to pay her rent on time and dodge a handful of late fees.

"Once we reviewed this member's application, we were able to not only get her the rent money she needed, but we also refinanced her auto loan to a lower rate with lower monthly payments," explains Tabitha. "This happened several years ago, and this woman is still a loyal member today."

When she's not providing solutions to members, Tabitha loves spending time with her friends and family, reading, crafting and finding treasures at thrift stores. And if you're looking for a fun fact: Tabitha has been a vegetarian for 12 years.

You can reach our Member Care Department Monday – Saturday by calling (314) 434-6470 or toll free (800) 844-8313.

# Put Some Extra Jingle in Your Wallet This Holiday Season with Kasasa Checking

## Kasasa Checking

Free checking, great rewards.

### WHAT IT IS

Kasasa® places benefits where they belong – with you! Free Kasasa checking gives you:

#### Free checking.

No monthly maintenance fees, ever.

#### Cash rewards every month.

Earn 34x more than average accounts.\*

#### Access to ATMs everywhere.

Refunds on ATM withdrawal fees, nationwide.\*

### WHAT YOU GET

Kasasa checking pays you cash rewards every month you qualify. Choose from:

#### Kasasa Cash®

Earn really high interest.

#### Kasasa Cash Back®

Get paid for everyday debit card purchases.

#### Kasasa Saver®

Build your savings – automatically earn higher interest.

### HOW IT WORKS

To qualify for cash rewards and ATM withdrawal fee refunds, simply do the following things each month:

- Use your debit card.
- Utilize direct deposit.
- Sign up for e-statements.

If you don't qualify one month, just try again. Your account will always be free.

Ask about Kasasa checking today!



\*APY=Annual Percentage Yield. Qualification Information: Account transactions and activities may take one or more days to post and settle to the account, and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle. Kasasa Cash: Balances up to \$10,000 receive APY of 3.25%, balances over \$10,000 earn 0.1499% interest rate on the portion of balance over \$10,000, resulting in a range from 3.25% to 0.43% APY depending on the account's balance. Kasasa Cash Back: 4.00% cash back on up to a total of \$200 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$8 cash back may be earned per Monthly Qualification Cycle. Kasasa Saver (linked to a Kasasa Cash or Kasasa Cash Back account): Balances up to \$25,000 in your Kasasa Saver account receive an APY of 0.70%, and balances over \$25,000 earn 0.1499% interest rate on the portion of the balance over \$25,000, resulting in a range from 0.70% to 0.026% APY depending on the account's balance. ATM Fee Refunds: You will receive reimbursements up to \$25 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When your Kasasa account qualifications are not met, all balances in a Kasasa Cash account earn 0.10% APY; all balances in a Kasasa Saver account earn 0.10% APY; cash back payments are not made for Kasasa Cash Back account; and ATM withdrawal fees are not refunded. Rewards and ATM fee reimbursements will be credited to the appropriate Kasasa account on the last day of the statement cycle. APYs accurate as of 12/01/2018. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits and other requirements apply. No minimum deposit is required to open the account. Monthly Direct Deposit/ACH credit, and receipt of electronic statements are conditions of these accounts. Limit one account per Social Security number. There are no recurring monthly maintenance charges or fees to open or close this account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA.

Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

# Save the Date

## Holiday Closings

**Columbus Day**  
Monday, October 14

**Veterans Day**  
Monday, November 11

**Thanksgiving Day**  
Thursday, November 28

**Christmas Eve (closing at noon)**  
Tuesday, December 24

**Christmas Day**  
Wednesday, December 25

**New Year's Eve (closing at noon)**  
Tuesday, December 31

**New Year's Day**  
Wednesday, January 1

## Fall Shred Week for Seniors and E-Statement Users\*\*

**Monday, November 4 – Saturday,  
November 9, at all offices**

Eligible members may drop off up to five pounds of personal papers for shredding during lobby hours. In order to ensure the security of your personal documents, please check in with a Member Service Representative or Teller when dropping off papers.

\*\*Free shred week is only for primary members ages 62 and older and all primary members who are enrolled in e-statements. There is a five-pound limit per quarter per eligible member.

## Meet the CEO

**11 a.m. – 2 p.m. at all locations**

**October 4** – 16500 Manchester Road, Wildwood, MO 63040

**October 11** – 12400 Tesson Ferry Road, St. Louis, MO 63128

**October 18** – 407 Lafayette Center, Manchester, MO 63011

**October 25** – 1805 Craigshire Road, Maryland Heights, MO 63146

## Financial Workshops:

### Consumer Car Buying

October 5, 10 a.m. – 11:30 a.m.

### Business Social Media

October 12, 9:30 a.m. – 11 a.m.

### Personal Budgeting

October 19, 10 a.m. – 11:30 a.m.

1805 Craigshire Road,  
Maryland Heights, MO 63146



ElectroSavings.com

(313) 434-6470 | (800) 844-8313

Manchester | Maryland Heights  
South County | Wildwood

*We're here for you, always.*

If you have any questions or comments regarding the credit union or need help with an unresolved issue, please address your letter to the following:

Supervisory Committee  
P.O. Box 28505  
St. Louis, MO 63146

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