

Staying Connected in a World of Social Distancing,

Over the past months, we've all had to learn how to live in a world of social distancing. While it's made many things in life more difficult, some of the lessons learned have taught us how to communicate and transact the business of living from afar. There will always be times you'll need to come into the credit union, but managing your money and finances remotely can be faster, more convenient and just as secure.

	 electrosavings.com	 mobile app	 online banking	 text banking	 atm	 call our office	 virtual appointment
Cash Transactions					✓		
Deposit a Check		✓			✓		
Check Your Balance		✓	✓	✓	✓	✓	
Transfer Money		✓	✓		✓	✓	
Make a Loan Payment	✓	✓	✓		✓	✓	
Apply for & Close a Loan	✓	✓	✓			✓	✓
Open a New Account	✓					✓	✓
Stop Payment on a Check			✓			✓	
Request a Wire Transfer	✓					✓	
Account Maintenance						✓	
Debit & Credit Card Controls		✓				✓	

The Answers You Need are Just a Text Message Away.

With Text Messaging and Text Notices you can quickly and securely communicate with us about your finances.

Text us 24/7 at 314.434.6470 for answers to common questions about your account or Electro services. And, if your question is a little more specific, we'll respond to your text message during business hours. Text Messaging is a fast and easy way to communicate with us!



Text Messaging is different than Text Banking (see page 4), where you can get balance and transaction information and receive Account Alerts you set up.

Get answers 24/7 with Text Messaging – text 314.434.6470.

Message and data rates may apply. Reply STOP to cancel at any time. See Mobile Terms of Service and Privacy Policy on our website.

TIP: Add **314.434.6470** as **Electro Text Messaging** to your contact list.



College Prepped with Electro Savings: Clear Guidance & Flexible College Funding

As we all know too well, the ongoing coronavirus pandemic has left no part of society untouched. Given the uncertainty of whether colleges will re-open this fall for in-person classes, coupled with the new financial challenges brought on by the pandemic, many families are facing difficult decisions in the coming days and weeks.

That's why Electro Savings has developed several solutions to help you.

RESOURCEHUB

With all of the misinformation, we wanted to provide some clear guidance on topics relevant to our college-bound families and members. With information ranging from college planning during the pandemic to advice on negotiating with a college for more financial aid, our hub is full of helpful, relevant information.

Learn more at:

electrosavings.studentchoice.org/resources

PERSONALIZED SUPPORT

Our College Access & Repayment Counselor can provide a personal, one-on-one consultation for all your financial aid questions. Whether you're a parent, high school student or college graduate entering loan repayment, our counselor can walk you through the necessary steps to make smart decisions about paying for college – and beyond.

Set-up an appointment at:

electrosavings.studentchoice.org/plan-for-college/college-access-counselor

STUDENT LOAN REFINANCE

When you refinance and consolidate your private, federal and even parent (PLUS) loans into one manageable loan, you'll get the benefit of one convenient payment and could potentially lower your rate, saving money over the life of your loan!

Visit electrosavings.studentchoice.org to learn more and apply.

Subject to credit qualification and additional criteria, including graduating from an approved school. **IMPORTANT NOTICE:** By refinancing federal student loans, you may lose certain borrower benefits from your original loans. These may include interest rate discounts, principal rebates or some cancellation benefits that can significantly reduce the cost of repaying your loans.

FLEXIBLE COLLEGE FUNDING

Apply now, borrow later. We know that determining your fall college funding needs may be a challenge. Don't worry – with our private education line of credit, we've got you covered.¹ Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, once your plans have been finalized, you can come back to request the exact funding you need.

Find a loan at:

electrosavings.studentchoice.org/find-a-loan

Why secure funding with Electro Savings? Check out some of these great benefits:

- Helpful online resource hub with relevant content
- Flexible funding – apply now, borrow later
- Personalized, one-on-one support
- Borrow from a local and trusted not-for-profit lender

¹Subject to credit qualification and annual credit review. Must meet school's Satisfactory Academic Progress (SAP) requirements. Approved schools subject to change without notification.

Hats Off to Diane Powers, Compliance Officer

Celebrating a Career of Service and Dedication

After over three decades of service and thriving in numerous roles at Electro Savings Credit Union, Diane Powers said goodbye to the ESCU family and retired in May.

Believe it or not, her career at Electro Savings Credit Union began with a newspaper ad. She was on the hunt for a full-time job and spotted a posting for a Teller position. You could say the rest was history.

“After starting as an entry-level Teller over 30 years ago, I then moved on to be an MSR – Member Service Representative,” says Diane. “And then I transitioned to Supervisor. After that, I transferred over to a Branch Manager and then Director of Branch Operations. I finished out my career as Compliance Officer.”



What kept Diane loyal to Electro Savings for all those years? She says it was the people.

“The most rewarding aspect of my career was definitely the relationships I built with members and fellow employees,” says Diane. “I worked with some of the same members for many years and seeing and chatting with them is something I really miss.”

Her wide range of positions helped her get to know many members and become familiar with almost all aspects of the credit union. As Compliance Officer, Diane kept a watchful eye on the legal operations of ESCU. She made sure the credit union met all regulations, checked accounts for fraud, reviewed all legal documents and carried out a wide range of audits.

During Diane’s expansive career at ESCU, she also saw the credit union evolve into the full-service financial institution it is today.

“Of course, you see rates fluctuate throughout the years, but so much more has changed in the past 30 years for us,” says Diane. “When I started, we only had one branch, and now we’re at four. We also launched a call center, and we’ve developed so many online and automated services. It’s hard to believe, but we didn’t even have ATMs when I started!”

Through all those developments, there have been many moments that have left Diane feeling especially proud.

“We went through a couple remodels and conversions. Those really stand out in my mind,” says Diane. “They were a lot of work, and we all put in a lot of hours. But when we reached our goal as a team, all the work was worth it.”

Working toward a common goal is just one of the things Diane misses most about working at Electro Savings Credit Union.

“I really miss interacting with my peers and being part of projects. There’s just something about seeing goals turn into achievements. Now my goals are a bit different – like cleaning out a closet,” Diane says with a laugh.

In this next chapter, Diane looks forward to taking some much-deserved time to do more of what she loves, like spending time with her dad, seeing her two granddaughters and volunteering at her church.

“I said I was going to take 30 days to rest,” says Diane. “But it was really more like two days.”

If you’re interested in joining the Electro team, visit the Careers page on our website, [electrosavings.com](https://www.electrosavings.com).

Enroll in Text Notices to Receive Special Offers and Event Notices

Don't miss out on special offers or credit union events. Text **ELECTRO** to **74994** to receive special offers and credit union event alerts. We'll also use text notices to send you credit union alerts, such as weather-related closings or other alerts that may affect your visit to our branches.

TIP: Add **74994** as **Electro Notices** to your contact list.

Message and data rates may apply. Reply STOP to cancel at any time. See Mobile Terms of Service and Privacy Policy on our website.

Stay Connected to Your Accounts with Text Banking and Account Alerts

Text Banking lets you securely stay connected to your accounts. With a few text commands, you can quickly receive account information via text message. You don't need to sign in, and it's just as secure as our other services.

Text Banking Short Code Commands

- B** = Balances of all accounts
- B** + Acct Type = Balance of a specific account
- H** = Recent history of all accounts
- H** + Acct Type = Recent history of a specific account
- HELP** = List of short codes

Most common account types to use with the **B** and the **H** commands above:

- S10** = Checking
- S00** = Regular Savings
- S04** = Kasasa Cash Back Saver
- S07** = Kasasa Cash Saver

Text Alerts

Alerts are reminders that notify you of important information when you need it. To be active, you must set up and turn on the alerts you want. To stop receiving alerts, simply delete them at any time.

To enroll, log in to your account using our mobile app and choose Text Banking under the menu. Enroll your mobile number.* Once you've enrolled your mobile number, go back to the menu and choose Account Alerts.

*Message and data rates may apply. To stop receiving Account Alerts, simply delete them from the Alerts Home Screen at any time.



Easy to Use



Secure



Saves Time

TIP: Add **86020** as **Electro Text Banking** to your contacts.



Get the latest news. Text **ELECTRO** to 74994. Message and data rates may apply. Reply STOP to cancel at any time. See Mobile Terms of Service and Privacy Policy on our website.

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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Federally insured by NCUA



*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.