

Call to the 85th Annual Meeting



We're back in person in 2023!

Bring the Whole



Join us on Monday,
February 20th
(Presidents Day)
for our
85th Annual Meeting!
Held on the ESU campus in the
Memorial Union Webb Hall
at 7:00 p.m.



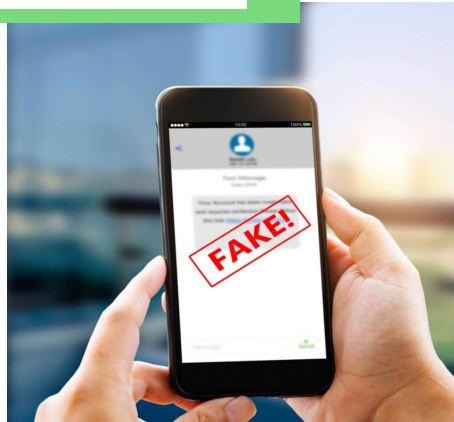
Your ESFCU Debit Card Has Been Locked.

If you have seen this text Message, be aware that this is NOT a text sent by ESFCU.

We have become aware that some of our members have received fraudulent texts just like this one. The text message goes on to ask you to call a phone number. If you call, the person answering the phone asks for your card number, your Social Security number, PIN number for your card, etc.

We would like to take this opportunity to remind everyone during this holiday season that because they might be using their cards more often, financial institutions and card processors may indeed reach out to them to verify specific transactions but should never ask for any personal information or card numbers etc.

If you are ever contacted by anyone by text or over the phone and you are not sure who you are communicating with, please do not give out any personal information. Hang up and call us directly to inquire.



ESFCU card services supervisor, Micaela Hinerman had this to say. ***"The holidays are an especially busy time for shoppers but they're also a busy time for those attempting to steal your information. We all need to have a constant awareness of the value of our personal information and take all of the precautions possible to ensure the security of that information."***

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Special points of interest

- Your invitation to our 85th Annual Meeting
- Fraud Alert in our Area
- Tax information coming
- Family Memberships

Thank You

for your continued loyalty to our credit union.

We look forward to serving you now and in the years to come!

Banzai!

Financial Education

Designed with your financial success in mind!



TAP TO PAY TODAY!

ESFCU debit cards are now available to be added to your mobile wallet!

Add your card to **Apple Pay**, **Samsung Pay**, or **Google Pay** to begin using contactless payments today!




TAKE CONTROL OF YOUR MONEY.

Planning to organize for finances as part of the new year? Check out all of the financial resources we have available for all members to use.

- ◆ Lots of articles and tips on making a budget!
- ◆ 100's of calculators to help you cut down your mortgage or pay off your car! INCLUDING the 50/30/20 Rule. A quick calculator that shows 50% needs/30% wants/20% to long term savings! <https://esfcu.banzai.org/wellness/resources/fifty/thirty/twenty>
- ◆ ESFCU has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about including Using Credit Cards; Buying a Home; Teaching Kids Finances; Planning for Retirement and so much more!
- ◆ Visit our website (esfcu.com) Click on Learn More and Financial Education. Then just explore!

TEACHERS— ESFCU provides Banzai in the classroom FREE OF CHARGE! This is a GREAT teaching tool for students at any grade level!

Do we have your correct address?

Remember to look in your December statements or check online for **IMPORTANT TAX INFORMATION!**

We advise you to review all of the statements from Emporia State Federal Credit Union and verify that all of the transactions are correct .

Have a Safe & Happy New Year!



Credit Union
ESU
Scholarship
Applications
Due
March 1st

Apply
ONLINE
at
esfcu.com



Family Membership



Do your *family members* bank with ESFCU?
If so, thank you!
You are all owners of our credit union.
If not, *why not?*

It's easy to join! Just text us at 620-342-2336 to get started!

According to Forbes Advisor (Nov 5, 2021), "The bottom line is that credit unions are intended to serve as a safe place for people to save and borrow at reasonable rates".

Make 2023 the year that everyone in your family becomes a part of ESFCU and that, together, we all grow and prosper!

Want to **SAVE MORE?** Keep an eye on our **Certificate Rates** at esfcu.com!



Whether you need to **BORROW** or **SAVE** money -



Get started by texting us at [620-342-2336](tel:620-342-2336).



To celebrate American Education Week, ESFCU once again partnered with USD 253 and KVOE to bring cookies to all USD 253 employees and to highlight something great about each location. We also gave one lucky employee at each location a \$25 Visa Gift Card!



ESFCU participated in the Apply Kansas event at Emporia High School. We gave out 2 \$250 scholarships to these 2 seniors who applied to colleges during the event.



Find out if an ESFCU HELOC loan will get the job done!

COMING IN

2023

- ◆ We will be unveiling our new ESFCU credit card program in June with exciting NEW features and rewards!
- ◆ Look for a new service to set up automatic savings transfers with your automatic deposits.
- ◆ We will be looking to make some changes in our checking and savings products so that we can offer you more choices!
- ◆ AND we're introducing a new look for our Debit Card.

We are always looking for ways to offer you new and improved products and services. We look forward to working with you in 2023 to make managing your money easier and to help you reach your financial goals!



Hours of Operation

Lobby:

M—F 9:00 am to 5:00 pm

Drive Thru:

M, T, TH, F
8:30 to 5:30
Wed.
9:00 to 5:30
Saturday
8:30 to Noon

ATM Locations:

310 West 12th
2332 Industrial Road
1 Kellogg Circle (ESU Union)



310 West 12th
Emporia, KS 66801

Branch Location
2332 Industrial Road

Call/Text: (620) 342-2336
Toll Free: (866) 342-2336

esfcu.com

TEXT: 620-342-2336

Holiday Closings

Saturday, Dec 24th & Monday, Dec. 26th

Christmas

Saturday, Dec 31st & Monday, Jan 2nd

Year End Processing

Board of Directors

President

Aron Dody

Vice President

Jerry Baumgardner

Treasurer

Danica Case

Secretary

Vicki Brooks

Directors

Scott Capes Kim Kirk
Carmen Leeds Curtis Simons
Ted Vannocker



NMLS #424226 This credit union is federally insured by the National Credit Union Administration.

