



Your Newly Elected Board Members



Danica Case



Kim Kirk



Ted Vannocker



Annual Reports & mini clipboards for all!



Signing up for the First 2 Know text line.



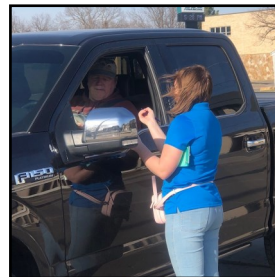
Voting.



Waiting for the dog treat!



Welcome to the 84th Annual Meeting!



A \$5 Winner!



For us, it's all about YOU!

Over 200 Members drove thru the 84th Annual Meeting. We had 85 \$5 Winners to kick off our 85th Anniversary! Thanks for making this another successful Annual Meeting!

Just think how the pandemic has changed how we do things in such a short amount of time. The impact on grocery shopping, supply issues, dine in or carry out, and digital shopping are here to stay. And so are the changes in banking. Think back just 5 years ago ... Who'd of thought you could text your credit union to transfer money or sign electronically to purchase a car or home?

Secure convenience is at the forefront of how we do business. But so are in person, lobby or drive thru transactions. When you have a question, are looking to buy a new car or different house, maybe want a locally serviced credit card where you can speak to the people you know – on the phone, in person or by text right here in Emporia, Ks – we've got you covered. Plus, we still answer every phone call without automation. Because **for us, it's all about YOU!**

Have a safe and happy spring! Think of your credit union first – we're here to help!

Angie Miller, CEO

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Special points of interest

- 84th Annual Meeting Recap
- Money raised for SOS & June Bug Foundation
- ESU Scholarship Recipients Announced

Thank You
 for your continued loyalty to our credit union.
 We look forward to serving you now and in the years to come!



This year, we are celebrating our 85th Anniversary! We kicked off the celebration at our Annual Meeting. We had 85 \$5 winners and we gave away \$85 to one of our First 2 Know text line members. We also started 85 days of cutting closing costs on all qualified HELOC loans to \$85!

Throughout the year, we will be celebrating this milestone of our credit union. (Might be a good time to join us on FACEBOOK and sign up for our First 2 Know text line!)

We began with just a few people who believed in helping each other. That's still the core of who we are. Thank you for believing with us as we all grow and prosper!

85 DAYS OF SAVINGS!

What will the summer of 2022 look like for you and your family?

Maybe relaxing in your new backyard space? Camping in your new RV or out on the lake on your new boat? Whatever your vision, we're here to make it a little easier for you to make it come true.

In celebration of our 85th Anniversary, we will cut all closing costs for HELOC loans to only \$85. For just \$85, let us set up your Home Equity Line of Credit so you can make your summer the best ever!

From start to finish, we can get this done in about 10 days and you'll be on your way.



For the next 85 days (March 17-June 9, 2022) the closing costs on any new HELOC loan will be just \$85!

Call or Text our ESFCU loan officers - Jared, Isabel, Miles and Grant at [620-342-2336](tel:620-342-2336) to get started.



ESFCU.COM NMLS #424226



FIRST-TIME HOMEBUYER GRANT PROGRAM

The Homebuyer Set-aside Program (HSP) provides down payment, closing cost, and repair assistance up to **\$7,500** for qualified homebuyers! The HSP subsidy is provided to households as a forgivable grant with a five-year retention period. Grant funds are offered in partnership with FHLBank Topeka. Funds will become available on **March 7, 2022**.

Qualifications for Eligibility:

- All borrowers, co-borrowers and co-owners of the transaction must meet guidelines.
- Household income must be at or below 80% of the Area Median Income*.
- There is no longer a minimum contribution from the buyer. **(New in 2022!)**
- Homebuyer Education must be completed by the borrower (online courses are available).
- Households may receive cash back up to **\$250. (New in 2022!)**
- Maximum grant per household is **\$7,500. (Up from \$5,000 in 2021!)**

*The household income limit in Lyon County is \$52,100.00 for a 1-4 person household, and \$68,750.00 for a 5+ person household. Household income is documented for all individuals who currently, or will, occupy the house or residence. For information on income limits in other counties, please contact one of our Mortgage Loan Officers.

ESFCU in our Community!



We co-sponsored a FREE document shredding event with the KS Atty Generals Office on March 8th. Over 200 people participated!



Our staff volunteered to help with the Cancer Awareness ESU Basketball game on February 23rd. Over \$2,700 was raised for our local June Bug Foundation!



On March 8th, ESFCU staff member Yahaira Ibarra was invited to be a guest speaker for ESU's Spanish Club and Assn. of Latino Professionals for America. She shared her role at ESFCU, HOTT (Hispanics of Today and Tomorrow), Emporia Spanish Speakers and a Healthier Lyon County

and spoke of the value that both the Spanish & the Latinx community hold for the Emporia area.



ESFCU employees donated nearly \$500 for Captain Lisa Hayes' SOS, Inc. Heroes for Hope campaign. We got to see Justin "arrested" for telling bad dad jokes and being terrible at golf!



Enjoy the convenience of paying directly from your account. **ESFCU Visa Debit Cards** offer quick, secure and convenient access to your money in person, online and over the phone.

We have now added the convenience of offering you instant issue cards!

If you find that you need to replace your card due to damage or fraudulent activity, we can now get the replacement card in your hands immediately. No more waiting for several days for a new one to arrive through the mail.

If you are not using our ESFCU Visa Debit Card, now is the time to say **YES!** Call/Text us at [620-342-2336](tel:620-342-2336) and you can have easy, quick access to the money in your checking account today!

And don't forget to use the **Card Valet** app.

This is a great tool that lets you control your debit card usage and spending on the go!

- Turn your card on and off
- Receive alerts when your card is used, approved or exceeds the controls set by you!



SCHOLARSHIP

The ESFCU Board of Directors is pleased to announce these 2022-23 ESU Scholarship recipients. Each will receive \$1,000 for the school year. **Jacob Ortega, Cael Budke and Allie Baker.** Congratulations and best of luck at ESU!



In a rush? No problem. Just text us!

Get started by texting **KEYWORD** to [620-342-2336](tel:620-342-2336).



FIRST 2 KNOW

Text **ESFCU** to [1-866-342-2336](tel:1-866-342-2336) or scan the QR code to opt in to our **First 2 Know** line. Be the first to receive news and updates from your credit union!

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
3302 West 18th (EHS)
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:

Monday
May 30th
Memorial Day

Monday
June 20th
Juneteenth

Monday
July 4th
Independence Day



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

