



ESA CREDIT UNION

★ 355 S. 3rd Street Suite. B ★ Boise ★ Idaho ★ 83702 ★ 208.342.0800 ★ www.esacu.org ★

Quarterly Newsletter April 2018

Family members can join ESA!

Open a kid's account to save for school or that all-important first car. Show your teen how to manage their finances. Help your high school age kids establish credit with our share-secured products or cosigning for their first loan. ESA is here to serve all of your family's needs.

The ESA Supervisory Committee is conducting their biennial verification of accounts audit this quarter. Please review your statement for accuracy. If you have any concerns, please contact the committee by writing to:

ESA Supervisory Committee
P.O. BOX 6822
BOISE, ID 83707

WE APPRECIATE THE COMMITTEE'S
HARD WORK AND COMMITMENT TO
THE CREDIT UNION.

Thank you!



We have Lagoon tickets for sale!

They are priced for \$46.00 each as compared with the gate price at Lagoon of \$62.99, a savings of \$16.99 per ticket through ESA.

Current Dividend Rates

1ST Quarter (paid April 1st, 2018)

Shares* \$300-\$9,999.....	.08% APY
Christmas Club.....	.08% APY
IRA Shares10% APY
Medical Shares.....	.08% APY
Certificates of Deposit (\$500.00 Minimum)	
6 months.....	.15% APY
12 months.....	.30% APY
18 months.....	.35% APY
No 6 month term on IRA certificates.	

*Dividends are paid on accounts with an average quarterly balance of \$300.00 or more. Dividend rates are subject to change without prior written notice.

All funds deposited into your ESA accounts are insured up to \$250,000 by American Share Insurance. This credit union is not federally insured. If this institution fails, the federal government does not guarantee that depositors will get back their money.

**ESA CREDIT UNION IN BUSINESS FOR YOU
SINCE 1940!!**

Supervisory Committee: ★ Mary Reithmayr ★ James Cryer ★ Terry Coombs

Board of Directors: ★ Rick Burlingame, President ★ Nancy Standish, Vice President ★ Chris Lavelle, Secretary & Treasurer ★ Kathy Myers, Director ★ Diane Griffiths, Director ★ Amanda Reifers, Director ★ Doug Uzzel, Director

Credit Union Staff: ★ Loyal Perry III, Manager ★ Greg Sailors, Loan Officer, ★ Loraine LaCroix, Member Services Rep.

2ND QUARTER LOAN SPECIAL.....

ESA is offering a half percent rate reduction on your qualified rate on a new or used car loan as our 2nd quarter loan special, so consider that spring is here and time to plan that family vacation, or just needing to buy a vehicle for that student starting college.

Loan special is for April, May, and June of 2018. On approved credit.

HOME BANKING

When you see your balances of your accounts you can click on the account name to see 30 days of transactions. By clicking on the down arrow of the 30 day box, it will show up to 90 days history. Clicking on the E-statements on the left side of the screen will let you go back to statements from the last 24 months to view or print.

Sign-up for E-statements if you aren't already
You'll love the convenience!!

ESA has a loan it offers to our members. It is an unsecured line of credit that you can use when you need it and as the payments pay the loan down there is credit available to use again. The interest rate is 12% with amounts of credit up to \$10,000.00. Our total unsecured loan amount per member is \$10,000.00. If you currently have any others existing unsecured loans the amount would be reduced.

ATTENTION:

Please make sure the credit union has a good contact number for you preferably a cell number. A good contact number could prevent your debit/ ATM card or ESA Credit Union Visa from being blocked at an inconvenient time. If there is suspicious activity on your account, the fraud department, or our office, will attempt to contact you. If we are unable to reach you to verify the validity of the transaction(s) in question, the card is blocked as a precaution to protect your account..

Medical Savings Account

ESA Credit Union has qualifying State of Idaho Medical Savings Accounts. Deposits made to a medical savings account during a one-year period, January 1st to December 31st, up to \$10,000.00 per filing individual can be claimed on your Idaho State taxes as a contribution to a Medical Savings Account. Funds remaining in the account after December 31st stay in the account for your use on medical expenses but do not count as contributions to the following year.

The funds deposited in the account are yours. Unlike flex accounts, you may use it at your discretion for medical purposes. You do not lose any unused portion of your deposit. You have immediate access to your funds through the credit union by either direct withdraw, transfer or medical savings account checks.

More information available at:
<https://tax.idaho.gov/i-1162.cfm>

ESA CREDIT UNION 78th ANNUAL MEETING FEBRUARY 15, 2018

Thank you to all who attended our 78th Annual Meeting. We appreciate your continued support of the credit union. The annual meeting is held every year at the credit union in February. We encourage our members to attend. This is your chance to have an input, ask questions and find out how the credit union has been doing over the last year. Voting for new Board of Directors members is held at the meeting. We also have snacks and prizes. On February 16, 2019 plan on joining us for our 79th Annual Meeting and Election of Board of Directors.

This year as voted, the Board of Directors would like to welcome Doug Uzzel as a new board member replacing Carole Stone who retired from the board this year. Thank you Carole for everything you have done for ESA. Thank you all for your help and donated time to help ESA remain as a strong credit union.

ESA Visa

Visa Rates starting at **6.90%** A.P. R. No annual fee. Apply today!
Earn Scorecard Rewards points.

Save a Stamp, Pay bills in your pajamas.....

Online Billpay

Visit www.esacu.org to sign up today!

You must have a valid share draft account in order to use this service.

You can pay any bill by using our **Online Bill Pay** service. The funds will come out of your account on the "**Send On**" day you choose. There is no fee for the online bill pay with up to 20 transactions in a 30 day period. There is a \$1.00 fee per transaction for transactions exceeding the 20-transaction limit. If you run into any problems call the office or call our Bill Pay provider customer service at (855) 224-7918.

2ND QUARTER
HOLIDAY CLOSURES
Monday, May 28, 2018
Memorial Day