

ESA CREDIT UNION



★ 355 South 3rd Street Ste. B ★ Boise ★ Idaho ★ 83702 ★ 208.342.0800

www.esacu.org

January 2018

BOARD OF DIRECTORS

Rick Burlingame, President
Carole Stone, Vice President
Chris Lavelle, Jr, Secretary/Treasurer
Nancy Standish, Director
Kathy Myers, Director
Diane Griffiths, Director
Amanda Reifers, Director

Supervisory Committee

Mary Reithmayr
Jim Cryer
Terry Coombs

ESA Credit Union Staff

Loyal Perry III, Manager
Greg Sailors, Loan Officer
Lorraine LaCroix, Member Services

CREDIT UNION CONTACT INFORMATION

GENERAL E-MAIL – esacu@msn.com
LOYAL – loyal.esacu@gmail.com
GREG – greg.esacu@gmail.com
LORAINÉ – loraine.esacu@gmail.com
HOME BANKING-www.esacu.org

Credit Union Hours

Monday-Thurs. 9:00 a.m. - 5:00 p.m.
Friday 9:00 a.m. - 5:30 p.m.

Important Information

Visa Card Lost/Stolen or balance inquiries
1-800-808-7230
Lost/Stolen Debit Card
1-800-543-5073
Prepaid Debit Customer Service
1-877-636-2377

WE CHALLENGE OTHER INSTITUTIONS

ESA wants to be your lender of choice. We will compare any financing offer you have from any other institution or dealership and try to beat it by up to **.50%!!** Offer is also valid for any loans you currently have financed somewhere other than ESA. Minimum loan rate is 2.25% on this offer.



**ESA CREDIT UNION
ANNUAL MEETING 2018**
February 15, 2018
5:30 p.m.



Please plan to attend our upcoming annual meeting on February 15, 2018. The meeting will be held at ESA Credit Union and starts at 5:30 pm. Please join us for great company and refreshments. **Anyone interested in running for a position on the Board of Directors should contact Loyal Perry at the credit union before February 10th.**

The Board of Directors meets once a month to discuss topics such as interest rates, credit union policy, and other items that impact the credit union. Take the time to vote for new board members, hear about upcoming events for 2018, and learn about the highlights from 2017.

ATM MACHINE WITHDRAW

ESA debit cards are designed to work at all ATM machines, but by choosing to do a savings withdraw from the machine, it will generally take the funds out of the checking account if you have a draft and savings account. We have looked into this and tried to get this corrected, but the way most US Bank ATM machines read the cards is to pull funds from your draft account instead of your savings account as you had indicated on your request. If this appears to have happened on your receipt, be sure to transfer funds on ESA'S Home Banking website from savings to checking to cover the withdraw.

MOBILE BANKING

ESA offers mobile banking to give our members an option to view their transactions away from home at their convenience.
www.esacu.org

Prepaid Debit Cards

ESA Credit Union has prepaid, reloadable debit cards. The cost to order a card is \$5.00 per card and \$2.00 per upload. Please contact the credit union to get details on ordering your prepaid money card.

Current Dividend Rates 4th Quarter (paid January 1st, 2018)

SHARES \$300.00+ .05% APY

Christmas Club..... .05% APY

IRA Shares.....10% APY

Roth IRA..... .10% APY

Certificates of Deposit (\$500.00 minimum)

6 months*..... .15% APY

12 months..... .30% APY

18 months..... .35% APY

★ 6 month term not available on IRA certificates

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.

NIGHT DROP DEPOSIT BOX:

Just a reminder that ESA has a night drop deposit box on the left side of the front door for your convenience. If you find yourself needing to drop off a deposit or any correspondence at all after hours or even on weekends, the box is there for your convenience. We check the night drop every morning by 8:30 a.m. and process any items that have been deposited there each morning.

E-STATEMENTS

Sign up for E-Statements and view your statements online. E-Statements are available on the first business day of every month. It is fast and safe. All account types are included on a monthly basis instead of the quarterly basis with paper statements. E-Statements give you access to up to 24 months of statements. Sign up on home banking or at the credit union. Our newsletters are also available for online viewing. So you won't be missing a thing!

DEBIT CARD FUNDS AVAILABILITY

Please be aware: **Deposits made after 4:30 will not be available on your debit card until the following business day.** Automatic deposits made to your account are generally available for use on your debit card by 10 AM on the day of the deposit. Your direct deposits are received by the credit union between 8 and 9 AM on your payday. Deposits made at the credit union after 9 AM are available on your debit card after 5:00 on the day of the deposit. If you have an emergency and need immediate access to you funds, please contact the credit union for assistance.

Holiday Closures

January 15-Martin Luther King Day

February 19- President's Day

TAX REFUND TIME

If you plan on having your 2017 tax refund direct deposited to your ESA account, all you need to do when filling out your refund form is supply the routing number and account number at ESA. Your routing number is the first group of numbers on the bottom of your check followed by your eight- digit account number.

For Checking Accounts:

324172588 000####9

OR 00####9

For Savings Accounts:

324172588 000####0

OR 00####0

•Please contact the credit union with any questions you may have.

Regulation D Reminder

In recent newsletters, we included information regarding federal regulation D. Please be advised, once you have reached 6 transactions on your share account as outlined in regulation D, You may be charged a \$5.00 penalty fee.

ESA NEEDS VOLUNTEERS

ESA needs a couple volunteers for our Board of Directors positions!

We meet once a month, usually the third Thursday of the month at 5:00 p.m., meetings usually run until 6:00 or 6:30. Perfect for retired members, Department of Labor employees, or any CU member that is available during that time period.

If interested, call Loyal for any questions you might have @ (208) 342-0800.