

Energy Services Federal Credit Union

Fall 2017 Newsletter
3rd Quarter

RATES ARE FALLING! For 2014 & Newer Titled Collateral

Rates as low as:

2.25% for 5 Years

2.50% for 6 Years

Sample payments based on 10,000 borrowed:

\$176.38 per month for 5 Years

\$149.72 per month for 6 Years

**To celebrate Fall, Your Credit Union is offering you our
lowest rates of the year! Now is the time to buy!**

**Stop in or apply online to get pre-approved for this
amazing rate!**



320-255-8687

Titled Collateral Includes: Autos, Motor homes, Motorcycles, Campers, Titled Fish Houses etc. Promotional interest rates are for qualified borrowers only. **The loan special is for a limited time only.** No other discounts may be applied. The interest rate is for new loans to the Credit Union only. No current loans with the Credit Union can be refinanced for the promotional interest rate. A maximum 60 day pre-approval will be allowed to lock in the promotional interest rate.

Staff



Susan Loesch – Manager/CEO

Joan Johnson – Member Representative

Ashley Schmitz – Member Representative

Autumn Thiel – Teller

Board Members



Tom Harlander – President

Lisa Hahn – Vice President

Mark Hondl – Treasurer

Mary Kaye Gross – Secretary

Mark Bauer

Wayne Shamla

Darrell Ostendorf

Supervisory Committee



Gene Richter

Tom Harlander

Jack Schubert

Mike Miller

Rene Modesitt

College Scholarships

The Minnesota Family Involvement Council has \$20,000 in scholarships available for Minnesota Credit Union members who are continuing their education. Individuals pursuing post-secondary education in the fall of 2018/spring of 2019 are eligible to apply.

Eligibility guidelines and other information can be found on the MnFIC website www.mnfic.org

To Apply:

Applications must be remitted online only and can be found on the Minnesota Family Involvement Council Website:

<http://mnfic.org/scholarships/>

Applications Due by February 1st, 2018



Catalog: 0153 – NL0917

MARK YOUR CALENDAR



October 9th – CLOSED
Volunteer Day

November 23rd – CLOSED
Thanksgiving

November 24th – CLOSED
Thanksgiving (observed)

December 25th – CLOSED
Christmas Day

December 29th – CLOSED
End of Year Processing

Credit Union Week

October 16th -20th

Stop into the Credit Union
for refreshments and a
Prize to celebrate!

Annual Meeting

Saturday
February 10, 2018

Manager's Corner

Fall is already here and there are a lot of great things going on at your Credit Union!

I encourage everyone to stop into one of our locations during the week of October 16th thru October 20th to help us celebrate International Credit Union Day. We will be serving refreshments and handing out prizes at all three locations to celebrate our members.

Fall is a great time to take advantage of low interest rates on loans. We have a great Fall Loan Special that applies to all titled collateral 2014 or newer. This includes vehicles, boats, campers, motorcycles, titled fish houses and more. What a great opportunity to take advantage of the end of year deals at dealerships. Also, we are offering 0.00% APR for the first 6 months on purchases and balance transfers when you open a new Credit Union Credit Card. See insert for more information.

We are also hosting another Home Buying Seminar on November 13th in Becker. This is a great opportunity to get the information you need to know about buying a home. Any friends or family members of our Credit Union are eligible to attend this free event. Please see the included insert for further details.

I wish all of our membership a great last few months of 2017!

Susan Loesch

Manager/CEO

Volunteer Opportunities at YOUR Credit Union!

As a member-owned financial institution, Energy Services FCU relies on the talents of volunteers within our membership to serve on our Board of Directors.

This year, there is 1 volunteer position open. If you are interested in running (some restrictions apply), or would like to nominate someone (with their permission), please contact the Credit Union Office, or contact a member of the Nominating Committee:

Gene Richter-MNP 763-295-1213

Tom Kosloske-Sherco 763-261-3174

Arlie Andrews-St. Cloud 320-310-7700

Responsibilities include:

Make strategic decisions regarding the course of action for the Credit Union by establishing objectives, policies and approving goals and programs.

Time involved:

~Once a month Board Meeting in St. Cloud

~Occasional other social meetings (optional)

Deadline for nominations is November 3rd, 2017



Like our page and comment on one of our posts to be entered into a drawing for a Gift Card!

Find Us on Facebook

Equifax Cybersecurity Incident

If you believe you may be affected by the Equifax Cybersecurity Breach, Equifax is providing consumers the opportunity to enroll in complementary ID theft protection and Credit File Monitor. To enroll in this, please visit <https://www.equifaxsecurity2017.com>. Here are some suggestions to help protect your identity:

- Do not respond to email, text, or telephone calls asking for personal or financial information.
- Review your account activity frequently. If you see any unauthorized transactions, report them immediately to your financial institution.
- Place a fraud alert with credit bureaus if fraud has occurred.
- Enroll in transaction monitoring.
- Request a free credit report with www.annualcreditreport.com
- Sign up for Card Valet with the Credit Union.