

## **Staff**

**Susan Loesch** - Manager/CEO

**Joan Johnson**- Member Representative

**Ashley Schmitz**- Member Representative

**Autumn Thiel** -Teller

## **Board of Directors**

Mark J. Bauer-President

Tom Harlander -Vice President

Mary Kaye Gross-Secretary

Lisa Hahn-Treasurer

Mark Hondl

Wayne Shamla

Mike Leyk

## **Supervisory Committee**

Gene Richter Michael Miller

Tom Harlander Jack Schubert



## **Volunteer Opportunities within 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 are 3 volunteer positions 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 4, 2016**



# **College Scholarships**



The Minnesota Family Involvement Council has \$10,000 in scholarships available for Minnesota Credit Union members who are continuing their education.

Individuals pursuing post-secondary education in the fall of 2017/spring of 2018 are eligible to apply.

Eligibility guidelines and other information can be found on the MnFIC website:

[www.mnfic.org](http://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/>



## **The Leaves are Falling!**

### **And so are our Loan Rates**

**on all Titled Collateral**

**2013 & Newer**

*Rates as low as*

**2.25% for up to 5 years**



Example Payment on \$5,000.00 borrowed would be \$88.19 per month.

Titled Collateral Includes Autos, Motor homes, Motorcycles, Campers, etc. Promotional interest rates are for qualified borrowers only. **The loan special is for a limited time only.** 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. No other discounts apply. A maximum 30 day pre-approval will be allowed to lock in the promotional interest rate.

# *Energy Services Federal Credit Union*



## *Fall 2016 Newsletter 3rd Quarter*

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*Email: [email@energystcloud.org](mailto:email@energystcloud.org)*

## **OCTOBER NEW MEMBER PROMOTION!**

### **Current Members**

For each new product or service you add your name will be entered into a drawing for a \$100 Grand Prize! For each additional product or service, you get an additional chance to win!

**Energy Services FCU will be giving away a free pizza to all eligible new members in October!**



### **What this means to you:**

**If you have family members, that are not already members, they are welcome to open an account to receive the free pizza! Also if they mention your name at the time their account is opened, your name will be entered into the drawing for the grand prize!**

\* One Pizza per household. Offer available while supplies last. All new members must be either an Xcel Energy employee or Xcel family and deposit \$25 to open their account.

## **Time to Celebrate**

### **CREDIT UNION DAY!**

We will be celebrating International Credit Union Day by serving refreshments at our St. Cloud, Sherco, and MNP offices.

Please join us:

**Wednesday, October 19th**

8:30am to 11am @ MNP Office

**Thursday, October 20th**

8am to 1pm @ Sherco Office

8am to 4pm @ St. Cloud Office

### *~Manager's Corner~*

My favorite time of year is here already! I hope everyone enjoyed their summer?

I encourage everyone to stop into our St. Cloud or Sherco locations on Thursday Oct. 20<sup>th</sup> or our Monticello location on Wednesday Oct. 19<sup>th</sup> for International Credit Union Day. As always, we will have refreshments and door prizes. Every year I enjoy visiting with our members that stop in to celebrate with us that day!

With the end of 2016 soon approaching, I am sure many of you will be taking advantage of the excellent end of year deals on new autos. Be sure to contact the Credit Union so you can take advantage of our historically low interest rates as well! We would be glad to assist you in your new auto purchase.

I hope all our members have a wonderful rest of the year.

Susan Loesch-Manager/CEO

## **Mark your Calendar!**

### **October**

Monday, October 10 ~ Closed

Staff Volunteer Day

Thursday, October 20

International Credit Union Day

### **November**

Wednesday, November 23

Monticello Office is Closed

Thursday, November 24 ~ Closed

Thanksgiving

Friday, November 25 ~ Closed

Thanksgiving

### **December**

Friday, December 23 ~ Closed

Monday, December 26 ~ Closed

Friday, December 30 ~ Closed

End of Year processing

### **January**

Monday, January 2, 2017 ~ Closed

**The Annual Meeting is set for  
Monday, February 13, 2017**

