

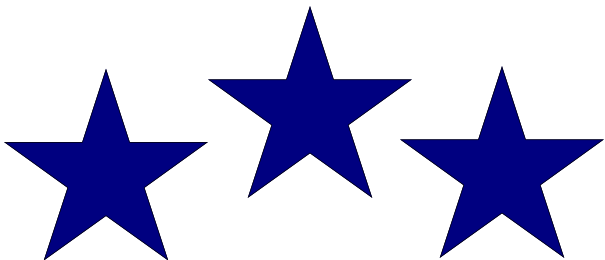
Spring 2016 Newsletter
Energy Services Federal Credit Union

600 25th Ave S, Suite 101
St. Cloud, MN 56301
Ph: 320-255-8687 Fax: 320-774-3002
www.energyservicesfcu.com
email@energystcloud.org

Safety Tips:

Help keep your account safe this spring by following these steps:

- Change your login/username to something other than your account number or name. Example; if you have 1234, change it to SSmith01.
- Utilize all characters in your password: Uppercase, lowercase, symbols, and numbers.
- Keep your password confidential
- Make use of anti-virus protection software
- Notify us IMMEDIATELY if you think your account has been compromised



Closings:

Monday May 30th - Memorial Day
Monday July 4th - Independence Day

Staff:

Manager/CEO

Susan Loesch

Member Representatives

Joan Johnson
Ashley Schmitz

Teller

Autumn Thiel

Board Members:

Mark Bauer - President
Tom Harlander - Vice President
Mary Kaye Gross - Secretary
Lisa Hahn - Treasurer
Mark Hondl
Wayne Shamla
Kurt Clitty

Supervisory Committee:

Tom Harlander
Mike Miller
Gene Richter
Jack Schubert

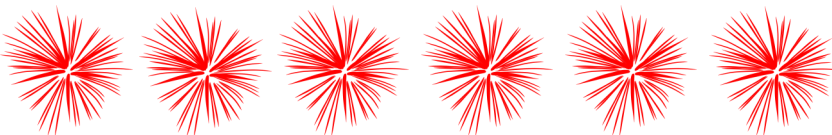
Manager's Corner

Thank you to everyone who showed support to our Credit Union by attending the Annual Meeting in February. It was great as always!

If you are looking to complete any home remodeling projects, purchase a new boat, or go on vacation this spring, Energy Services Federal Credit Union is offering highly competitive rates on all our lending products. Give us a call today and we would be happy to help you out!

I hope everyone has a great spring!

- Susan Loesch-Manager/CEO





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A Privacy Note to Our Members: Our Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is high priority for everyone associated with our Credit Union. As a member of our Credit Union, you also have a responsibility to safe guard your financial information. To ensure that you can rely upon the quality of products and services we make available, our Credit Union stands behind the following privacy policy:

Our Credit Union will collect only the personal information that is necessary to conduct our business: That means just what is necessary to provide competitive financial products and services-no more. We collect nonpublic personal information about you from some or all of the following sources: (1) Information we receive from you on applications or other forms (2) Information about your transactions with us, our affiliates, or others (3) Information we receive from a consumer reporting agency (credit worthiness or history).

Our Credit Union will protect your personal information: Our Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

You will always have access to your information: As a member of our Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Our Credit Union will share information about members and former members only when absolutely necessary: We will share information only to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

Our Credit Union will partner only with businesses that follow strict confidentiality requirements: The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

Our Credit Union will offer you a choice in how your information is used: Any member of our Credit Union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

Account Notification:

In 2016, Energy Services Federal Credit Union will be conducting our Annual Verification of Accounts twice.

What does this mean for our members?

If you receive e-statements or have requested to have your statement mailed to your work location, you will be receiving a physical statement for both your March 2016 and December 2016 statement. E-statements for these time periods will still be available via our website as well.

