

"Credit Unions are about People!"

Energy Services Federal Credit Union

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Winter 2014
4th Quarter

MARK YOUR CALENDAR

February 1-Scholarship
application deadline
February 9-Annual Meeting
April 3-Good Friday (closed)

Debit Card Holders-



Winter vacation season is right around the corner. Are you planning a winter getaway? If so, please remember to notify our office with your dates of travel as we will need to notify the debit card company to ensure your debit card will be accepted as you reach your destination.

Annual Meeting

The Credit Union will be hosting its 82nd Annual Meeting on February 9, 2015.

The meeting will be held at the VFW Post 6992 in Sauk Rapids
901 Benton Drive N. Sauk Rapids, MN
Social hour begins @ 6pm followed by dinner @ 6:30pm and the meeting at 7:15pm.

All members are welcome to attend.

Reservations are required,

Cost is \$7.00 per person.

There will be a drawing for door prizes, you must be present to win.

**RSVP with payment
BY JANUARY 16th!**

Staff:

Susan Loesch
Manager/CEO

Joan Johnson
Emily Iverson
Member Representatives

Board Members:

Wayne Shamla-President
Mark Bauer-Vice President
Mary Kaye Gross-Secretary
Jack Schubert-Treasurer
Rod Bemis
Mark Hondl
Kurt Clitty

Supervisory Committee:

Tom Harlander
Mike Miller
Gene Richter
Jack Schubert

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Manager's Corner

2014 sure did fly by! Be sure to join us for the 2015 Annual Meeting in February. It is always a fun event for our Credit Union each year!

On behalf of the Board of Directors, Supervisory Committee, Emily, Joan and myself, we wish you all a very Happy 2015!

Susan Loesch ~ Manager/CEO

*****E-Statements available NOW*****

As of last year, Energy Services Federal Credit Union has upgraded its online banking feature to better accommodate our members. The new and enhanced system is user friendly and allows the account holder to customize their online bank settings, send reminders to your personal email account and many other improved features, including **E-Statements**.

Sign up on our website to help the environment and to take advantage of the immediate access to year end tax figures and your quarterly/monthly statements.

We are confident this upgrade will be a benefit to our members as many are now online users. Call if you have questions or need assistance enrolling.

Winter Loan Special

2012 or Newer Titled Collateral

4 years as low as 2.99%

5 years as low as 3.25%

6 years as low as 3.50%

Sample Payment on \$5,000 borrowed:

\$110.66 per month for 4 years @ 2.99%

\$90.41 per month for 5 years @ 3.25%

\$77.10 per month for 6 years @ 3.50%

The promotional interest rate is for qualified borrowers. For a limited time only. Applies to new loans to the Credit Union only.

No other discounts apply.

TIPS FOR END OF YEAR TAX PREPARATION

Your 2014 tax information is printed on the bottom of your statement.

These figures can also be viewed online by utilizing Virtual Banking from our website.

Energy Services Federal Credit Union

STATEMENT OF COMMITMENT TO MEMBERS

As a member-owned, not-for-profit financial cooperative, Energy Services Federal Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership. We will treat all members with respect and dignity and we will offer honest, fair transactions to all members at all times. We will deliver a range of low-cost, high quality products and services to our members. We will continually, in all facets of operations, demonstrate the value of membership in Energy Services Federal Credit Union.

We will monitor and communicate our services to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Energy Services Federal Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We place high importance on consumer education and the teaching of financial thrift.

This Statement of Commitment to Members is consistent with our Credit Union principles of "Not For Profit, Not For Charity, But For Services" and our philosophy of "People Helping People." This statement represents good business practices that ensure the financial strength of our Credit Union on behalf of our members.