

ESA CREDIT UNION



★ 355 South 3rd Street Ste. B ★ Boise ★ Idaho ★ 83702 ★ 208.342.0800 ★ www.esacu.org ★ JULY 2017

2017 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 Hours

Monday – Thursday
9:00 AM – 5:00 PM
Friday
9:00 AM – 5:30 PM

Important Numbers

Lost/Stolen VISA card balance inquiries
1.800.808.7230
After Hours Lost 1.800.991.4964
Lost Stolen Debit Card 1.800.543.5073
Prepaid money card 1.877.850.9650
EZ Card info 866.6

3rd QUARTER LOAN SPECIAL

Auto rates starting as low as **1.99%**

For model years 2015 to 2017.

Auto rates for model years
2008-2014

Starting as low as **2.25%**

Get your summer vacation off to a
great start with a
New, dependable auto for your
traveling, with an auto
loan with **Great Rates** from ESA.

***Special ends 9-30-2017**

****Loan special is for new purchase
loans, or refinanced loans from
other instutions.**

Call or stop by to see Greg for more
information to get your loan
approved.

CURRENT

DIVIDEND RATES

2ND Quarter (paid July 1, 2017)

Shares \$300+----- .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.



★ Get a family package and
save!! 4 Adults & 2 wristbands
one Fair Deals Coupon Book
\$70.00

GET YOUR FAIR TICKETS IN ADVANCE AND SAVE!!!

Adult: (12-61) \$7.00 (gate: \$9.00)
Child (6-11): \$4.00 (gate: \$6.00)
Senior: (62+): \$ 5.00 (gate: \$7.00)

- All day wristbands are \$25.00 each
- Score 4 package is 4 gate admissions and 4 wristbands for \$120.00
- **PRICES ARE GOOD THRU AUGUST 11th.**

Federal Regulation D The Federal Government established a monthly limit on the number of transfers that can be made from a savings account to another account of your own, or to a third party without your physical presence being required. Transfers affected by this regulation therefore include: Transfers made using online banking, transfers made over the telephone, transfers made automatically to cover insufficient funds in other accounts, transfers made by an employee of the credit union on your behalf, pre-authorized, automatic, scheduled or recurring transfers between accounts or to a third party; whether initiated by check, draft, debit card, if applicable, or similar order to a third party and bill payments. You are allowed six (6) of these types of transfers per month, per account. There is a \$5 fee for each transfer exceeding the limit.



Lagoon Ride Passports are available at ESA for just **\$45.00!** That is an incredible savings of **\$10.95** off of the regular price. Lagoon is located just 17 miles from Salt Lake City on I-15. Take the Lagoon Drive exit to FUN. For more information call 800-748-5246

ESA MORTGAGE LOANS

ESA OFFERS

FIRST MORTGAGES AND HOME EQUITY LOANS FOR YOUR CONVENIENCE.

CALL LOYAL AND SEE WHAT WE CAN DO FOR YOU.

ATM WITHDRAWS

Using your ESA debit cards at US Bank ATM's when having a checking and savings account to choose from at the ATM, the funds will always come from the checking account balance since it is the default account. We have worked with the institutions, but they are unable to correct this. Visit www.moneypass.com for free ATM's other than US Bank.

C.U.N.A. Mutual Insurance

Many of our members have elected to purchase additional insurance through Trustage (C.U.N.A.). Please remember that these policy premiums are billed through automatic withdraw from your ESA account. Some are quarterly and others are monthly. Please make sure you account for these withdrawals in your register to avoid fees due to overdraft. Trustage customer service number is 1-877-636-2377.

Refer a New Member!!

ESA Credit Union wants to remind our members that they can refer family members and friends to join the credit union. They also can get our great loan rates and reduced fees from other institutions. Do a favor to them and ESA and get the word out. We are so thankful for our members!

HOLIDAY CLOSURES:

Tuesday, July 4th for Independence Day

Monday, Sept 4th for Labor Day

Paying bills never felt so easy:

ONLINE BILL PAY

Visit www.esacu.org to sign up today!

You must have a valid share draft (checking) account in order to use this service.