

ELECTRO LINK80

1941

YEARS

2021

electrosavings.com

Summer 2021

Coming Soon – New St. Peters Branch

We're growing into St. Charles County! Come see us at our new St. Peters branch later this summer, located at 3315 Mid Rivers Mall Drive. Your newest Electro branch will feature enhanced technology, giving members the ability to perform transactions with our Digital Team from the safety and convenience of their vehicles. This location will also provide a more interactive in-branch experience for members who choose to come inside to take care of their finances.



Video Tellers – Convenient and Personal

As part of our ongoing commitment to enhancing the member experience, we are excited to announce the new St. Peters branch will have two Video Tellers outside the building, offering you another way to get personal, one-on-one banking from the convenience of your vehicle.

The Video Tellers use the latest video chat capabilities, so you can conduct financial transactions with someone on our Digital Team just as you would in person. Our Video Tellers make banking easier by providing you convenient and personal access to the following transactions from your vehicle:

- Withdraw cash
- Make check or cash deposits
- Check balances
- Transfer funds
- Make loan payments

The Video Tellers have the same service hours as our branches, with continued 24-hour ATM access.

We encourage you to stop by the branch when we open later this summer and become familiar with this new technology. We're confident the Video Tellers will provide you the flexibility and security you expect with your banking transactions.

Meet Our Digital Team



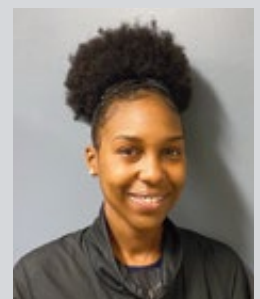
Shawnacee Suffel
Branch Manager



Tara McGee
Assistant Branch Manager



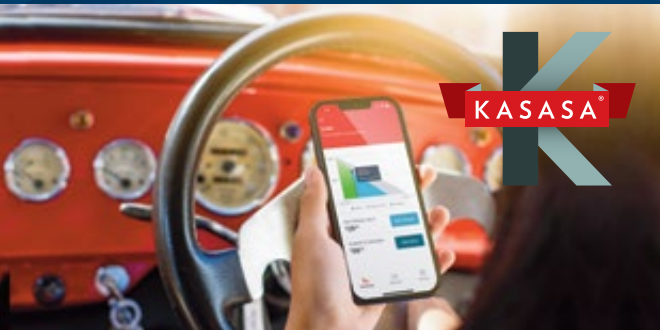
Kyle Gove
Teller



Tiara Hightower
Universal Member Representative



Meet Your St. Pe



It's Here! Now Offering the Only Auto Loan With Take-Backs™!

We are thrilled to be the only financial institution in the St. Louis area offering one of the most innovative and member-focused banking products on today's market – the Kasasa Loan™. It's the only auto loan designed to help you get out of debt faster.

A Kasasa auto loan accumulates any extra cash you pay above the minimum in a "take-back balance." If you ever need it for an unexpected expense, that cash is there for your use with a click of a button. If you don't need it, it'll help you speed up the payoff of the loan – and save you big bucks on interest. There are no penalties for paying ahead or on your Take-Backs!

Contact us at **313.434.6470** to learn more or apply online at **electrosavings.com!**

What is a loan Take-Back?

A Take-Back lets you pay ahead to reduce debt and withdraw that extra

money if you need it. Imagine you take out an auto loan for a gently used car. Then, you get a bonus at work of \$1,000. Knowing that it is the financially wise move to pay down your debt aggressively, you put the \$1,000 toward your loan on top of your monthly payment. The next day, your transmission falls out and will cost \$900 to replace. With an Electro Kasasa Auto Loan, you can withdraw that extra money (\$1,000) you just put toward your payment without suffering any penalty.



Get to know the friendly faces of our newest, state-of-the-art branch.

The entire Electro team has been looking forward to serving the people of St. Peters, St. Charles County and beyond for quite some time, and we're thrilled to finally welcome members through our doors later this summer. Just like the new features and technology at this branch, the St. Peters team is anything but ordinary. They're a dream team of listeners, problem solvers and innovators – and they're looking forward to serving you!

Sarah Hulsey, Branch Manager

Part of the Electro team since:

June 2014. Sarah earned a degree in elementary education, but after graduation, was feeling a bit unsure of her career path. She applied for a Teller position at Electro's Maryland Heights branch, and the rest is history. She worked her way up to Branch Manager, working in various departments beforehand.

"I knew I needed to keep challenging myself and taking new positions," says Sarah. "And at Electro, the entire team cares about you personally and professionally. It's a great place to grow."

Her favorite features about the new branch:

From perks that make life a little better, like parking lot charging stations for electric vehicles and an in-branch coffee bar, to community-focused enhancements, Sarah has a hard time picking just one favorite feature.

"The small things make a big difference," says Sarah. "The interactive community board is a favorite of mine. It's located at the branch entrance and shows members how we're truly involved with their community and making a lasting impact."

Lastly, Sarah is excited about the unique lighting system at the new branch. Overhead lights, located in the branch atrium, can illuminate in many different colors – giving the credit union a way to express itself through color and light.

Something she's looking forward to most about working in the new branch:

Many members Sarah knew from the Maryland Heights branch live and work close to St. Peters, so she's looking forward to seeing them again and building new relationships.

When asked to share a fun fact:

She has been skydiving! Sarah braved the jump with her late sister, and it's a special memory she'll cherish forever.

ters Team

Tami Stendal, Universal Member Representative

Part of the Electro team since:

January 2021. In the early 2000s, Tami worked for credit unions, and more recently, she worked as an administrative assistant for a small business and in the IT department for Enterprise. The COVID-19 pandemic left Tami searching for a new position and re-evaluating where she saw herself in the future.

“What I enjoyed most about my past 20 years of working was helping people,” says Tami. “I saw a position open with Electro and decided to give it a shot!”

How she feels this branch sets itself apart:

“This branch is far more hands-on with the community. When members walk into the lobby, we’ll walk them to a desk and take care of their unique needs,” explains Tami.

The St. Peters branch also has computers available for members to use to open accounts, set up bill pay, make loan payments and more. Tami is looking forward to helping members take care of anything they need right at the branch, and if they run into a snag in the process, she’ll be there to help.

Something she’s looking forward to most about working at the new branch:

Of course, the brand-new and bright atmosphere of the branch is a highlight for Tami.

“I’ll be working with people I’ve grown up with,” says Tami. “And I’ll definitely be telling more friends and family members about the benefits of Electro.”

Sasha Glover, Universal Member Representative

Part of the Electro team since:

February 2021. Although Sasha is new to the Electro team, she’s no stranger to the credit union scene. Sasha was a lead Teller at another area credit union before applying for the UMR role at Electro.

“Electro really feels like my second family,” says Sasha. “If I’m going to spend a lot of time at work, I want to feel like I’m surrounded by people who care about me, and that’s exactly what I feel working here.”

Her favorite feature about the St. Peters branch:

“It’s going to be sunny, bright and full of smiles!” says Sasha. “I love how natural light flows into the new branch.”



Left to right: Tami, Sasha, Sarah and Brittany

What she’s looking forward to most about working at the new branch:

Speaking with members! Sasha is eager and ready to help members in person, get to know their unique needs and goals and be a helpful, welcoming face for the credit union.

Something you’d find surprising about Sasha:

Sasha is actually very shy! She doesn’t seem like it, though, especially when she’s chatting with and getting to know members. Sasha also loves football, country music, line dancing, karaoke, hunting and mudding!

Brittany Pfaffenback, Universal Member Representative

Part of the Electro team since:

January 2017. Brittany started out as a Teller at the Maryland Heights branch and eventually transitioned to a floating UMR role, so she had the chance to visit all branches and gain a deeper understanding of Electro’s entire membership.

“The experience of traveling between branches helped me gain skills that I use every single day,” says Brittany. “Moving from branch to branch allowed me to help so many different members, and now I know how to provide an array of solutions for all different needs.”

A unique feature at St. Peters she’s excited about:

Instead of Teller stations, the St. Peters branch has VTMs (Video Teller Machines). Members can complete all kinds of transactions with the help of Electro’s Digital Team.

“If you want to complete a transaction in the branch with a UMR, you still can!” says Brittany. “But with the addition of VTMs, the in-branch experience will be very open, welcoming and laidback.”

What she’s looking forward to most about working at the new branch:

Since Brittany has been an Electro employee for a while, she’s excited to take everything she’s already learned and apply her knowledge at the St. Peters branch.

When she’s not at work, Brittany enjoys:

Spending time with her fiancé and two dogs – and karaoke! Her go-to song? “Lady Marmalade” by Christina Aguilera.

Edward G. Halliburton Scholarship Recipients

The Edward G. Halliburton Scholarship honors long-time credit union volunteer and Director Emeritus Edward G. Halliburton, who served on the credit union's Board of Directors for 47 years.

Congratulations to our 2021 scholarship recipients!

Aniston Andreas – Troy Buchanan High School

Hailey Greenfield – Francis Howell High School

Margaret Laux – Ursuline Academy

Read more about our 2021 recipients on electrosavings.com/scholarship. Our 2022 scholarship application period runs January 1 – February 28, 2022.

Wildwood Branch Closes

On April 1, we announced our decision to permanently close our branch and ATM located at 16500 Manchester Road in Wildwood on July 1, 2021. Be assured, Electro is financially strong and growing. However, based on reduced usage of the branch, closing it was in our entire membership's best interest. All staff members were retained and moved to our new St. Peters branch.

We recognize the impact this has on members who used the Wildwood branch. We encourage you to visit one of our other branches or take advantage of the CO-OP® Shared Branching and ATM Network. Our Manchester branch is only five miles away, located at 407 Lafayette Center (next to Dierbergs), or the Neighbors Credit Union Shared Branch, located at 15928 Manchester Road in Ellisville.

Save the Date

Holiday Closings

Independence Day – Monday, July 5

Labor Day – Monday, September 6

Summer Shred Week for Seniors and E-Statement Users*

Monday, August 2 – Saturday, August 7, at all offices

Eligible members may drop off personal papers for shredding during lobby hours. Please check in with a Member Service Representative or Teller when dropping off papers.

*Free shred week is only for primary members ages 62 and older and all primary members who are enrolled in e-statements. There is a five-pound limit per quarter per eligible member.

TIP:

Add **74994** as **Electro Notices** to your contact list.

Message and data rates may apply. To stop receiving Account Alerts, simply delete them from the Alerts Home Screen at any time.



Power of Community Grant Recipients

Our Power of Comm(unity) program challenges individuals and groups in St. Louis to submit their project ideas, no matter the size, that will support local solutions to local community needs. Congratulations to our 2021 Power of Comm(unity) grant recipients!

- Boys Hope Girls Hope of St. Louis
- Black Girl, Bleu
- Adopt-A-Block Learning Center at Oakmont Townhomes
- Wellston Loop Community Revitalization & Beautification Project

Read more about our 2021 grant recipients on electrosavings.com/power-of-community. Our 2022 grant application period runs January 1 – March 31, 2022.



Get the latest news. Text ELECTRO to 74994. Message and data rates may apply. Reply STOP to cancel at any time. See Mobile Terms of Service and Privacy Policy on our website.

electrosavings.com

313.434.6470 | 800.844.8313

We're here for you, always.

If you have any questions or comments regarding the credit union or need help with an unresolved issue, please address your letter to the following:

Supervisory Committee
c/o Electro Savings Credit Union
1805 Craigshire Road
St. Louis, MO 63146

This newsletter does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material.



Federally insured by NCUA



EQUAL HOUSING LENDER

