

ELECTRO LINK80

1941

YEARS

2021

electrosavings.com

FALL 2021

New St. Peters Branch Opens Late October

We're growing into St. Charles County! Come see us in late October at our new St. Peters branch, located at 3315 Mid Rivers Mall Drive. Watch our website and Facebook and Instagram pages for the exact date. Your newest Electro branch features new technology, giving members the ability to perform transactions at our Video Teller machines outside the building. In addition, this location provides a more interactive in-branch experience for members who do choose to come inside to take care of their finances.

Video Teller – Touch-Free Transactions

As part of our ongoing commitment to enhancing the member experience, the new St. Peters branch has two outdoor Video Tellers, offering you another way to get personal, one-on-one banking service without leaving your car.



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 the following transaction options:

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

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



Electric Vehicle Charger Available at St. Peters Branch



Electro members will be charging their electric vehicles while banking! Our new St. Peters branch features an electric vehicle charging station, paired with parking reserved for electric vehicles or chargeable hybrids. The charging station, available to Electro members, is free during credit union hours. Another reason to stop in our new St. Peters location!

We're celebrating the St. Peters branch opening at our Maryland Heights branch as well! Located at 1805 Craigshire Road, the Maryland Heights branch will be celebrating with a visit from the Missouri Baptist Mobile Mammography Unit on Friday, October 15, and the Mississippi Valley Regional Blood Center on Monday, October 25. See the Save the Date section for more details, how to make an appointment and walk-in information.



Volunteer Spotlight: Ken Takaidza

How Serving Inspires Personal Growth and Credit Union Success

In 2015, Electro Savings Credit Union was looking for younger professionals to join the Board of Directors and receive mentorship from veteran Board Members. Ken Takaidza answered the call and joined as an Associate Board Member. Fast-forward six years, and you'll find Ken still serving today – now as a seasoned Board Member. The experiences he's gained, both personally and professionally, as well as the influence he's made, are remarkable.

“When you're on the Board, you have so many opportunities to grow,” says Ken. “I've learned so much from other Board Members. They are great, and so is our management team. They all come from different backgrounds, and I benefit from their diverse experiences and expertise.”

So, what made Ken want to join the Board of Directors in the first place? It all started with a sticky financial situation.

“A few years prior to joining the Board, I had no credit,” explains Ken. “I joined Electro Savings, and the credit union helped me get out of a very high-interest auto loan.”

In addition, Ken was impressed with Electro Savings' educational approach to finances.

“Very few financial institutions teach you how to be prudent with money. That's something that isn't even taught much in schools, but Electro Savings Credit Union really places a focus on financial literacy,” says Ken. “So the decision to join the Board was simple for me. I believe in Electro Savings' mission and everything the credit union stands for.”

Thanks to his time spent serving on the Board, Ken has come a long way from when he first joined the credit union.

“I know much more about finance now than when I joined six years ago,” says Ken. “The Board Members have been extremely generous with their time – explaining to me how the credit union works and the role the Board plays to ensure we're a strong organization.”

There's no question whether Ken would encourage others to join the Electro Savings Board; he has experienced firsthand just how beneficial serving is to the individual *and* the credit union.

“The growth and opportunity to learn from others is huge,” says Ken. “Also, it's difficult to influence the direction of an organization from the sidelines. Electro Savings is owned by its members, and we have a unique opportunity to shape the future of the credit union, especially as a Board Member.”

As part of the Board, Ken understands just how much his vote influences the credit union, and that's a responsibility he doesn't take lightly. Some of his proudest moments include seeing his decisions directly impact members.

“I've been serving on the Scholarship Committee since I've joined the Board,” says Ken. “I know it takes time and effort to apply for these scholarships, and it's so rewarding to meet the recipients and their families. It reminds me why I volunteer in the first place – to be part of an organization that helps people and transforms lives.”

Ken isn't the only one who has grown tremendously since 2015. The credit union itself has expanded and transformed, and that's thanks to both loyal members and a hardworking, determined Board and team of employees.

“The credit union has gone through a great deal of change in the past six years, and we've launched great initiatives



Ken Takaizda
Electro Volunteer
since 2015



Volunteer Your Time and Help Your Credit Union

Make Electro even better when you volunteer your time as a member of our Board of Directors. As a not-for-profit financial cooperative, members just like you help establish our strategic decisions and policies. Board Directors volunteer their time and talents to be the voice of our membership and help the credit union flourish.

Credit unions are all about people helping people. We strive to provide quality, affordable products and services to fit the needs of our members. Directors ensure the affairs of the credit union are carried out fairly and impartially for the benefit of the entire membership, not a particular member or group of members.

Associate Committee

Not sure if being a Director is right for you? In addition to the nine voting Directors, Electro has a non-voting Associate Committee. Like a Director, an Associate Committee Member attends Board and strategic planning meetings and participates in all discussions but does not vote on Board motions.

Learn more about being a voting Director or a member of the non-voting Associate Committee at electrosavings.com/board.

Help Your Credit Union Improve Our Community and Our Members' Financial Lives

Are you ready to lead Electro into the future? We're now accepting applications for our 2022 Board of Directors and Associate Committee. Contact Pat Larson at 314.434.6470, ext. 1502, to request an application. Completed applications must be received by close of business on December 31, 2021.

that positively impact community and increase employee engagement,” says Ken. “As a whole, I’m just so proud of our CEO, Jim, management and all the credit union employees. The Board is here to provide oversight and guidance, but I credit so much of our growth to our hardworking employees and member-facing teams.”

In addition to volunteering on the Board, Ken works full-time as a compliance manager. In his free time, he loves being with his two young children. Ken has been to 12 countries, 25 U.S. states and Washington, DC. His goal is to visit all 50 states.

Learn more about being a voting Director or a member of the non-voting Associate Committee at electrosavings.com/board. Are you ready to serve? Contact Pat Larson at 314.434.6470, ext. 1502, or email members@escu.org for an application.

SAVE TO WIN

Open a Save-to-Win account for your chance at monthly and quarterly prizes ranging from \$25 to \$5,000! You have nothing to lose and everything to win. Visit electrosavings.com/savetowin for a full list of Electro winners.

- Elizabeth Brown
- Steve Mooney
- Terry Pickel
- Michael Treacy
- Michael Simms
- William Kinworthy
- Anthony Flowers
- Myron Lane
- Michele Underwood
- Barbara Roberts
- Maumau Benner
- Larue Curry
- Eddie Nosser
- Carol Axelrod
- Gregory Pinkard



\$1,000 winner Gregory Pinkard and Branch Manager Lisa Corley

Save the Date

Holiday Closings

- Columbus Day – Monday, October 11
- Veterans Day – Thursday, November 11
- Thanksgiving Day – Thursday, November 25
- Christmas Eve (closing at noon) – Friday, December 24
- Christmas Day – Saturday, December 25
- New Year's Eve (closing at noon) – Friday, December 31
- New Year's Day – Saturday, January 1

Missouri Baptist Mobile Mammography Unit

- October 15, 9 a.m. – 2 p.m.
- Maryland Heights branch, 1805 Craigshire Road
- Appointments are recommended
- Walk-ins are limited to non-reserved appointment time openings
- Insurance cards and ID are required
- Verify your benefits and eligibility with your medical insurance provider
- Call 314.996.5170 to schedule your appointment

Mississippi Valley Regional Blood Center Mobile Unit

- October 25, 10:30 a.m. – 1:30 p.m.
- Maryland Heights branch, 1805 Craigshire Road
- Walk-ins welcome
- To schedule an appointment, call 800.747.5401 or go to bloodcenter.org/group use group code 9616

Fall Shred Week for Seniors and E-Statement Users*

Monday, November 1 – Saturday, November 6, 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.

The Only Auto Loan **WITH** Take-Backs™!

The most innovative and member-focused banking product on today's market is the Kasasa Auto Loan® – the first and only auto loan designed to help you get out of debt faster.

A Kasasa auto loan accumulates 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 you to take back with a click of a button. And if you don't need it, you'll speed up paying off your loan – saving you big bucks on interest. Plus, there's no penalty for paying ahead or on taking it back if you need it!

You won't find this innovative and member-focused loan anywhere else in the St. Louis area. It's only available at Electro. Learn more about this unique loan that saves you money at electrosavings.com/takebackloan!



What is a loan Take-Back?

A Take-Back lets you pay ahead to reduce debt with the option to withdraw that extra money when 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 it's financially wise to pay down your debt, you put the \$1,000 toward your loan on top of your monthly payment. The next week you get a flat tire and find out you need to replace all four tires to the tune of \$600. With an Electro Kasasa Auto Loan, you can withdraw that extra money – some or all of the \$1,000 you just put toward your payment – without suffering any penalty.

It's like an emergency savings account that's there if you need it but pays off your debt faster if you don't – saving you big bucks on interest!

Apply online at electrosavings.com or text* or call 314.434.6470.

*Message and data rates may apply. Reply STOP to cancel at any time. See Mobile Terms of Service and Privacy Policy on our website.



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

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