

power Lines



Welcome Back, Anna



Anna Sneed, ESCU's receptionist, returned to work in January, after recovering from an accident in 2010. We were glad to pass along the many get-well wishes we received daily for Anna, who began her career at ESCU in 1962.

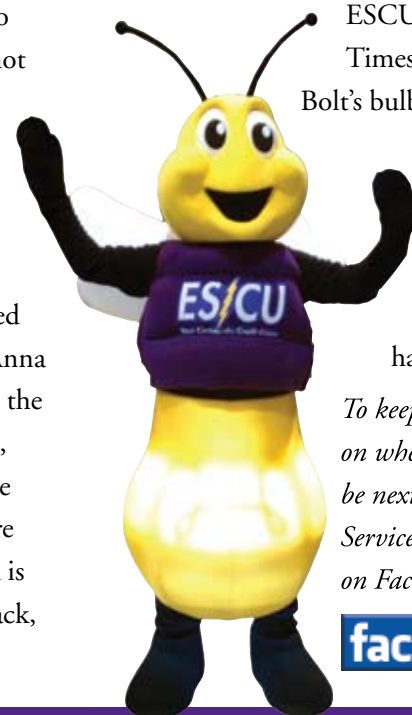
Long before Anna became a credit union employee, she worked for NES. Her work there included the manual copying of meter books from the past year's books to the new year's books. Anna says it took 20 women to handle this job, which she did in addition to her full-time job at Jack Bass and Company Stockbroker. When that employer sold to JC Bradford, Anna's sister, Peggy Duty, who was then working at NES in Billing, told Anna about a job opening at Electric Service Credit Union.

Anna applied and was hired by Charlie Bernard, ESCU's Manager. In a little credit union, you specialize in everything, and Anna worked at greeting members, making loans, signing up new members, bookkeeping and personnel. Anna is proud to have hired several good employees in her time, including Jackie Evans, Jimmy Sircy and Judy Golden. In 1968 when Mr. Bernard retired, Anna declined the credit union's manager job and returned home to raise her two sons. Dickie Johnson succeeded Mr. Bernard, and was ESCU's manager for 29 years.

When the time came for Anna to return to work, Dickie Johnson had not forgotten her and called her to offer her a job at Electric Service Credit Union in 1992. "It felt like coming home to family," said Anna, when she walked into the ESCU office to begin her career again, which has lasted through six credit union managers. Anna takes the minutes of the board, works the receptionist desk, greets our members, and is the wonderful, welcoming voice you hear answering the phone. We are proud to have Anna in what we think is our most important job. Welcome back, Anna.

Meet Bolt.

What better mascot for ESCU than a super-powered lightning bug? Bolt made his official debut for ESCU's Pencil Foundation adoption ceremony at Pennington Elementary on March 8. Before the event, students received a coloring page featuring the mascot and a ballot with potential names. The students selected the name Bolt from a list of names that also included Zap, Glowbert, Edison, and Flash. Bolt will represent ESCU at local events and will serve as the mascot for our Children's Savings Program. Created especially for



ESCU by Loonie Times of Canada, Bolt's bulb is lit by hundreds of LED lights, and he sports a removable hard hat.

To keep up to date on where Bolt will be next, find Electric Service Credit Union on Facebook.



ESCU Becomes a Pencil Foundation Partner



ESCU has partnered with Pennington Elementary as a Pencil Foundation Partner. This partnership will help ESCU promote financial literacy to the students of Pennington Elementary. “We plan to start the next school year with a ‘credit union at school’ program. ESCU will visit the school monthly on

select “Pennington Panther Credit Union Days” when the children will experience making deposits to their own, real credit union accounts,” said ESCU President Ron Smith recently. “The credit union’s employees are excited about volunteering in the school and working with the students.” Pennington Elementary is located in Donelson, off McGavock Pike.

Reintroducing Courtesy Pay

Now there are even more ways to avoid the embarrassment and cost of overdrafts with our Courtesy Pay program. As always, your normal overdraft protection automatically clears checks and ACH items from your savings or line of credit (as you have instructed us) at no cost when there are no funds available in your checking.

If there are insufficient funds in any of your accounts to clear an item, new enhancements to our Courtesy Pay program now allow us to clear those items up to a limit of \$1,000. Each item cleared using Courtesy Pay is charged a \$27 Courtesy Pay fee. Those who qualify for this new enhancement have received information by mail. For more information about Courtesy Pay enhancements and our checking accounts, speak with an ESCU Loan Officer.

The Power to Do Good

ESCU is proud to salute others in our community who embody the credit union’s philosophy of The Power to do Good. In March, we honored a Nashville Organization, Miriam’s Promise, with a \$250 donation. Miriam’s Promise helps connect children with adoptive families, works with mothers and expectant mothers in the Davidson County Women’s Correctional Facility, and is a lifelong partner to the families they unite.

To learn more about the world of good being done at Miriam’s Promise, visit them at miriamspromise.org.



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Free Financial Check-up from Quinn Financial Partners

Quinn Financial Partners is providing a free financial check-up to interested ESCU members. This local group of financial planning professionals works individually with ESCU members to provide some of the following services:

- Investment analysis
- Financial legal document assessment
- Insurance coverage review
- Discounted financial planning
- Estate Planning
- Retirement Planning
- Investments

Appointments can be made for a complimentary consultation with an advisor from Quinn Financial Partners, LLC by calling (615) 297-3434.

Products offered through Quinn Financial Partners are not insured by the NCUA and some investments may involve risk.

Annual Meeting

The Annual Meeting was held at the Millennium Maxwell House Hotel in Nashville on March 15. This publication was created prior to the event. Election results will be included in the next edition of this newsletter.

Credit Cards: An Endangered Species?

It may be hard to believe, but certain kinds of cards are disappearing fast, and they’re the ones that are the best for consumers. Many banks and credit unions have traditionally offered their own credit cards, but in recent years the smaller brands have lost customers to the larger national brands. Brands like Chase, American Express, Capitol One and others have claimed large numbers of customers, and with the increasing costs of offering credit card programs, many smaller cards have sold out to the larger brands. The result: less competition for the big guys and higher costs for consumers.

The good news is that your credit union offers a credit card that rivals the benefits of the bigger brands without the costs. ESCU offers Classic, Gold and a newer Platinum Visa. Our cards offer fixed rates (currently just 7.99% APR on the Visa Platinum)...a benefit that protects you and keeps your interest costs low. There are no annual fees on our cards, and you’ll find that our credit cards have fewer fees overall. The Platinum Card is a rewards card, earning you points that can be spent on virtually anything, not just air miles.

Pay off your credit card debt faster. Open an ESCU Visa and transfer your higher-rate balances to us. You can apply for our credit card at any branch location or use our new online loan application at www.escu.com.

Apply for Loans Faster Online

Get your money faster with our new online loan application. You can now apply for a credit card or any of ESCU’s loans anytime, when you log in and use the new Virtual Branch online loan application. Answer a few questions online and your request will be sent to one of our loan officers for processing. You’ll be contacted if we need additional information or to make disbursement arrangements. Are you close to an ESCU branch but don’t have time to wait in line to apply? Use our branch kiosks to apply quickly online.

The online loan application can be accessed from the website or from inside Virtual Branch. If you aren’t already a Virtual Branch user, you can apply for that service at www.escu.com and access your accounts and the online loan application immediately.

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Mark Your Calendar for the Charity Golf Tournament

Friday, August 26

The Second Annual Credit Unions for Kids golf tournament is scheduled for Friday, August 26. The tournament, a collective effort organized by ESCU and other Nashville credit unions, raises money for Monroe Carell, Jr. Children's Hospital at Vanderbilt. Windtree Golf Course in Mt. Juliet will host the event again this year. According to ESCU's Vice President Steve Fox, "Last year's event was a huge success because the tournament was unique. At each hole, players participated in a different game, like beanbag toss, poker and more. We are hoping to raise even more money this year to help local children."

Credit Unions for Kids is a program of the Children's Miracle Network Hospitals. Since 1996, credit unions have raised more than \$80 million for local children's hospitals and rank third nationally in donations right behind Walmart and Costco.

If you are interested in participating in the tournament or want additional information, contact Steve Fox at (615) 687-4801.



Thousands More Branches to Serve You



Credit unions all over the country are joining together to give members thousands of convenient locations to perform transactions, just as if they were at their home credit unions. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

At any credit union where you see the Service Center swirl, you can conduct a range of transactions, including:

- deposits and withdrawals
- loan payments
- transfers between accounts
- purchase of money orders, travelers checks and official checks*

To take advantage of this service, when

**May not be available at all outlets and locations.*

you enter a shared branch you only need to bring...

- your home credit union's name
- your account number
- valid government-issued photo identification, i.e., state driver's license, United States passport

To search available credit union locations visit www.cuservicecenter.com.

Upcoming Holidays

Friday, April 23

Closed for Good Friday

Monday, May 30

Closed for Memorial Day