

# Express Credit Union Member Newsletter

APRIL 2010

WWW.EXPRESSCU.ORG 206-622-1850

**express**  
credit union

Please note that ECU will be closed: **Monday, May 31st for Memorial Day**  
**Monday, July 5th for the Independence Day holiday**

## Your Online Bill Pay Service has Arrived!

ECU's bill pay service, Bill Pay-e Plus is now available to you through your e\*Teller access. When you log into your account you will see a new tab labeled "Bill Pay". Using this tab will take you directly to the Bill Pay-e Plus web-site without an additional password or login. Once connected to our Bill Pay site you can try the demo page or sign right up!

Unlimited payments can be made through this service - free of charge—if you use the service for at least 3 transactions a month. *A fee of \$6.95/month will be assessed to members who sign up, but do not use the service for at least 3 transactions per month.* This is a convenient way to pay your bills without having to write checks and to avoid the cost of mailing.

You must have e\*Teller access to be able to use Bill Pay-e Plus . Please contact ECU at 206-622-1850 or [expresscu@expresscu.org](mailto:expresscu@expresscu.org) if you need to sign up for e\*Teller. We will send you our e\*Teller application for your signature and when it's returned to the credit union we will activate your e\*Teller login and send you your login information.

We hope you find this new service very helpful for you!



## Vehicle Ownership Program Has Begun!

**Let us help you realize your dream of owning a vehicle!**

Express Advantage, the nonprofit organization that works closely with Express Credit Union to offer financial support services, has created an exciting program to help people on their way to vehicle ownership. Qualified participants that complete program requirements will receive a dollar for dollar match to their down payment of up to \$500 toward the purchase of vehicles priced at \$10,000 or less. Participants are required to take a financial education class offered here at ECU or at the offices of several of our non-profit community partners. The goal of the financial education class is to help our members become better informed about the car buying process and the cost of vehicle ownership.

The program started in January and 34 people have begun the adventure of saving for a car. Twenty three people have completed the required financial education class and 4 have already purchased cars and used the benefit of matching funds for their down payment!

To qualify your individual income must be less than \$28,095 per year or family income (*a family is considered two or more related people in the same household*) below \$60,500/year, you must attend an approved financial education course and meet other eligibility requirements. If you are interested call 206-622-1973 or email [expressadvantage@expresscu.org](mailto:expressadvantage@expresscu.org) to make an appointment to sign up for the program. Additional information may be found at [www.expresscu.org](http://www.expresscu.org).

## Thanks to Brenda Kurz

Brenda Kurz, CEO of Express Credit Union and Express Advantage, has returned to the private sector after two years leading the launch of one of the region's most innovative financial institutions. Express is fortunate to have had Brenda lead the start-up of King County's first low income credit union and steer us to our current position – succeeding and poised for continued growth. While we are sad to see her leave, we are excited about our next chapter and look forward to bringing in and raising up new leadership with the skills to help us navigate a new financial and regulatory landscape while continuing to provide quality service to our members.

So again, thank you to Brenda and good luck in your new adventure!

## Introducing Your ECU Staff ....

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ECU has had the pleasure of welcoming many new members over the last several months and also new staff members. Let us introduce, or re-introduce, our staff to you!

**Norma Hernandez**— Norma started as a member of ECU in 1987 and now is the interim CEO of the credit union. During her career here she has been a teller, done collections, made investments and provided leadership for staff through all the incredible changes and growth over the past year.

**Kristi Rydman**— Kristi joined the ECU staff as a teller in 1984 and now focuses on credit union operations. She can teller, order your debit card, research a problem and often remember your account number.

**Lisa Gallagher**— Lisa first began working at ECU in 1986 and is currently our loan officer. Over the years she too has worn many hats including opening new accounts, computer wiz and Christmas decorator.

**Lisa Foltz**— Lisa F., as we call her, joined our staff in July 2009. She is our primary teller, new accounts teller and baseball mom. She can answer most of your questions and if she doesn't know the answer she'll find it.

**Jose Galvan**— Jose joined ECU in August 2009 and is our Community Services Manager. He opens many new accounts, helps our community staff in field and provides humor and Spanish depending on the moment.

**Dave Sieminski**— Dave leads Express Advantage (EA) which works in partnership with ECU to coordinate financial support services for our members such as financial education and other unique programs. Through EA, Express is able to offer free tax preparation at ECU, the Vehicle Ownership Program (see front page), and Community Member Service Representatives that provide ECU services at 13 locations around King County.

**Hannah Haag**— Hannah joined the ECU/ EA staff in May 2009 and is a Community Service Representative. She is found in many locations in King County during the week and helps to connect members of the community with services at the credit union. Hannah can help you in English and Spanish.

**Maricel Valdez**— Maricel also joined the ECU/EA staff in May 2009 and is also a Community Service Rep. She is the face of ECU in many South King County locations during the week, helping to connect people to the credit union. Maricel has been available at the tax prep site and can help you in English and Tagalog.

Now that you know who we are, call us or come in and let us get to know you!

## The Service of the Quarter

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**MoneyGram is available at Express!**

**MoneyGram** 

Send money anywhere in minutes. Pay Bills fast and easy, such as most Auto, Mortgage, Credit Cards, Cable, Satellite, Cell Phone and prepaid Cards. Receive money and buy money orders. Call us or come in for further information on this great service.