

power Lines



Make your holidays stress-free.

This holiday, you can have a memorable celebration without worrying about the cost. At ESCU, we offer several products designed to give you the cash you need to make holiday dreams come true.

Christmas Loan. Give the credit cards a rest this year. You can apply for a Christmas loan of up to \$1,200 at the low interest rate of just 12% APR. And, you'll get an affordable monthly payment when you take up to 12 months to repay your loan. Use our convenient payroll deduction or Direct Deposit to make your payment for you for added peace of mind. Apply online at www.escu.com or visit the branch nearest you to apply.*

Skip-A-Pay. Take a holiday from your loan payment with Skip-A-Pay. For a small fee, you can skip a loan payment one time in either November, December or January. Mortgage loans, credit cards and credit lines are excluded from this offer. To request a skip payment, visit the branch nearest you for a form or download the form at www.escu.com and return it to the credit union as least five days before your payment is due. If your loan payment is made bi-weekly, you will skip two bi-weekly payments. Interest will continue to accrue on your loan during the skipped month and your loan term will be extended by an extra month.



Christmas Club Savings If you're not one of 330 ESCU members who saved more than \$490,000 this year, now is the time to open your Christmas Club account. Use your convenient payroll deduction or Direct Deposit to make your Christmas Club deposits for you. Christmas Club funds are available for withdrawal from October 15 to December 24 (continued)

The power to do good.

Look for the ESCU "Power to do Good" truck at the Streets of Indian Lake on Saturday, October 16. Bring your family to the Hank Thompson Trek and Treat



event and stop by the ESCU truck to gather some goodies.

The Family Festival part of this event includes a costume contest and trick or treating for the kids from 10:00 a.m.

to 2:00 p.m. For more information about this

event, which also includes a 5K run and a kids inflatables zone, visit www.hankthompsonstrekandtreat.org

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each year. You can make up to three withdrawals from your Christmas Club during this time. Once opened, your Christmas Club account is worry-free, renewing itself each year until you close it. To open a Christmas Club, visit the ESCU branch nearest you.

American Express Gift Cheques.

Give the gift that never gets returned. American Express Gift Cheques are the perfect gift and can be used anywhere. American Express Gift Cheques are available in denominations of \$25, \$50 and \$100 at both locations of ESCU.



* Limited time offer available November 1 through December 24. Sample Payment: \$1,200 at 12% APR for 12 months: Cash monthly payment: \$110/mo; Bi-weekly payment: \$51/bw. These sample payments are figured including optional Credit Life and Credit Disability payment protection insurance.

Online access 24/7

Online access to your ESCU accounts is available anytime with Virtual Branch. You can check your balances, make transfers, and more with Virtual Branch. Electronic Bill Payment is free as long as you pay at least five bills each month, and electronic statements deliver your statement days earlier than mailed statements.

Visit our Virtual Branch at www.escu.com to enroll.

www.escu.com

look for us on



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Gary Murray · Vice Chairman
John Broadway · Treasurer
Kent Cochran · Secretary
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Chad Jones
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Ron Smith · President
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Virginia Hollis
Debbie Johnson
Sharhonda Kinnard
Melissa McBride
Deborah Sauls
Anna Sneed
Malinda Warchus

Downtown Branch

1214 Church Street
Suite 100 | Main Floor of
Nashville Electric Service

Donelson Branch

3139 Lebanon Pike
Target Shopping Center

www.escu.com

(615) 687-4801

NCUA



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Great recipes make great gifts

The ESCU Taste of Tradition cookbook is still in print and makes a great gift for friends, teachers or even yourself. This hardcover cookbook has more than 300 recipes contributed by the friends of Electric Service Credit Union. The books sell for \$15 each, and the proceeds are donated to the Credit Unions for Kids program. All funds raised by ESCU for Credit Unions for Kids remain local and go directly to the Monroe Carell Children's Hospital at Vanderbilt.

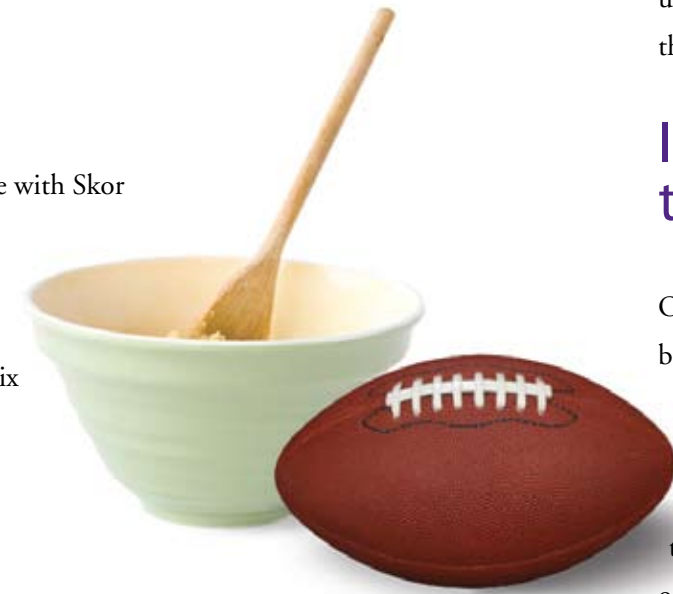
It's football time!

Score with this great recipe made with Skor bars for your football party.

Football Cake Recipe

1 box German chocolate cake mix
1 can Eagle Brand milk
1 can caramel topping
4-5 Skor bars (or Heath Bars)
Carton Cool Whip

Bake according to directions in 9 x 13 inch pan. While hot, punch holes in top of cake. Combine milk and topping and pour over cake. Let cool. Spread Cool Whip over cake and sprinkle crushed Skor bars over Cool Whip.



Super car deals, no payment until January 2011

When you buy a vehicle from Enterprise Car Sales in October, your first payment won't be due until January 2011! The Enterprise Car Sales lot is located on Gallatin Road North, near the Center Point Road exit, off Vietnam Veterans Parkway. Enterprise offers great deals on late model used cars from their fleet. From October 15 through 31, they will be offering special "Price Leader" deals on select vehicles. Before you shop, stop by the credit union for loan pre-approval.



New ESCU branch planned

ESCU is proud to announce the addition of a new location planned for The Streets of Indian Lake in Hendersonville. The project is still in the planning stages and no groundbreaking has been set. To keep up to date on our construction plans as they happen, follow us on FaceBook.

Improving our technology

On Wednesday, December 1, ESCU will be converting to a new software platform. The new system will offer many improvements that will help us to serve you better and will give us room to grow our business. Both branches of the credit union will be closed on Wednesday, December 1 while this conversion happens. Our ATM and debit card services are expected to be available during the conversion for your convenience.

Member Services

Share Savings Accounts
Share Draft Checking Accounts
ATM and Debit Cards
Christmas Club
Share Certificates of Deposit
Money Market Accounts
IRAs
Auto Loans
Mortgage Loans
Home Equity Loans
Boat Loans
RV and ATV Loans
Signature Loans
Share-Secured Loans
Education Loans
Credit Cards
Online Banking
Mobile Money
Electronic Statements
Bill Pay Service



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Special hours for holidays and events

November 3	NES branch closed for NES Retirees Luncheon
November 25	Both branches closed for Thanksgiving
November 26	NES branch closed, Donelson branch open regular hours
December 1	Both branches closed for computer conversion
December 24	Both branches closed for Christmas Eve
December 25	Both branches closed for Christmas Day
December 31	NES branch closed, Donelson branch open 8:00 a.m. to noon
January 1	Both branches closed for New Years Day



Celebrate Credit Union Day, October 21

Join us for an open house at the NES and Donelson branches on Thursday, October 21. Stop by, pick up a gift and have some refreshments in honor of International Credit Union Day.

Home loans from people you trust

Whether you're buying a new home or looking to refinance, ESCU has a loan for you. We offer mortgages for purchases and refinance with low closing costs and terms that keep your payments affordable. Our Home Equity Credit Lines and Second Mortgages are great for making home improvements, debt consolidation and more. For more information about our mortgage loans, contact the branch nearest you or visit our website to calculate a payment at www.escu.com.

Retirees luncheon November 3

The NES Retirees Luncheon in November is sponsored by ESCU and will be held at the Millenium Maxwell House Hotel on Wednesday, November 3. Watch your mail for your invitation coming soon.

