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Board Of Directors

Alan Cole - President

Mario Stagliano - Vice President

William Kaplan - Secretary

Susan DuBois - Treasurer

Debbie Cortez - Member

Joe Friedman - Member

Anthony Medici - Member

Supervisory Committee

Anthony Medici - Chairperson

Rafael Gramatges - Member

William Kaplan - Member

Employees

Arlie Littleton - CEO

Susan DuBois - COO

Mary Jo McCann-Lutz - Philly MSR

Robert Turley - MSR

JOIN US FOR OUR ANNUAL MEETING

Join us on **November 13, 2014** for our annual meeting of the membership.

Where: 7512 Maple Avenue
Pennsauken, NJ 08109
(For your GPS use Merchantville, NJ instead of Pennsauken, NJ)

When: November 13, 2014
12pm Noon



All Board of Director positions are up for re-election this year. Nominations will be accepted from the floor during the meeting.

Light Refreshments served after the meeting.

MASTERCARD AND VISA UPDATE

Recently the credit union was notified that due to the Home Depot data breach all New and Re-Issued cards will be taking longer than the original 7 to 10 days to reach our members.

We ask that you be patient and allow an additional 5 to 7 days before contacting the credit union in regard to the status of your new or re-issued MasterCard Credit Card or Visa Debit Card.

Once this mass issue of cards is complete delivery times should return to normal once again.

OUR RISING SUN OFFICE IS CLOSING

Effective December 31, 2014 our Philadelphia office located at **5516 Rising Sun Avenue** will be closing. All operations that currently take place there will be moved to our Pennsauken, NJ office effective January 1, 2015.

Our Steuben Office will remain open two nights a month based upon the Steuben Lodge meeting calendar.

We apologize in advance for any inconvenience this may cause any of our members in the Philadelphia area.

NEW CHECK ORDERS

If you need to re-order checks for your account, and you have the re-order slip, you can proceed to order the checks yourself by going to the website listed on the re-order form included with your last order of checks.

If you are a former ESB Employees member please contact the credit union directly for instructions on ordering your checks with our new routing number.

When ordering from a new company such as the ones in the Sunday Paper, please make sure you use the numbers on the bottom of your current checks exactly as it appears there. This will ensure proper credit to your account.

HOLIDAY CLOSING

Your credit union will be closed the following days:

October 13, 2014 - Columbus Day

November 11, 2014 - Veterans Day

November 27, 2014 - Thanksgiving Day

November 28, 2014 - Black Friday

December 24, 2014 - Christmas Eve (Close at Noon)

December 25, 2014 - Christmas Day

December 31, 2014 - New Years Eve (Close at Noon)

January 1, 2015 - New Years Day

Holiday Loans

Holiday loans will be available starting
October 20, 2014.

Rates as low as 6.99% APR

Approximate payments as low as
\$96.00 per month.

This year Holiday loans range between
\$500.00 and \$1000.00

(Depending on credit score)

Apply for yours Starting
October 20, 2014



Our Offices and Hours

Pennsauken Office

7512 Maple Avenue

Pennsauken, NJ 08109

Mon-Fri 8:30-3:30

856-320-4706

Philadelphia Office

5516 Rising Sun Avenue

Philadelphia, PA 19120

Mon-Wed-Fri 9:00-3:00

215-324-6165

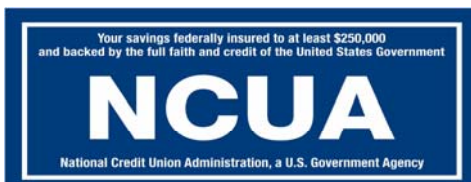
Steuben Office

7520 Bustleton Avenue

Philadelphia, PA 19152

Based on Lodge Meeting Dates

No Phone



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government. National Credit Union Administration, a U.S. Government Agency

