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Special Issue | December 2007

#### ESSA helps make holiday shopping easier and safer!

Sunday Banking
Early Bird Drive-up Banking
Coin Collectables, Ornaments & Jewelry
MasterCard® Gift Cards
Holiday Season Safety Tips

#### Sunday Banking — You need it — you got it!

All in-store branches will be open with full-service banking on Sundays from 10am to 4pm for added convenience during your busy holiday season. Stop by any one of our six Mr. Z's locations. You can find us in Brodheadsville, Eagle Valley, Mount Pocono, Pen Argyl, Stroud Township and Tannersville!

Branch locations.

#### Drive-Up Banking — more convenient than ever!

Our Tannersville branch has drive-up service starting at 7am Monday through Friday, and 8am on Saturdays. With these hours you can stop by, do your banking and be shopping at local malls and outlets in minutes. Or...if you're one of many busy commuters on your way to or from work, our extended drive-up hours can make it more convenient for you too. Of course, ATMs are available at all ESSA locations!

#### Merry and Bright Gift Giving Ideas for the Entire Family!

We're pleased to present a selection of meaningful gifts perfect for everyone on your list.

**For Her:** Beautiful fine jewelry in both sterling silver and 24k gold — gorgeous keepsake lockets, crosses, hearts, and guardian angels.

For Him: Cuff links featuring the Great Seal of the United States or the Bison nickel/ Jefferson profile. Money clips created from real Silver Eagle coins or featuring a replica of a hundred dollar bill, US flag or golf motif — all clips can be personalized.

For the Kids: State quarter coin bears — a cuddly teddy bear with an uncirculated state quarter in his paw and an embroidered map of that state on his tummy.

For Everyone: Collectable silver and gold bullion coins available at our Brodheadsville, Bushkill, East Stroudsburg, Stroudsburg, Pen Argyl and Tannersville branches. Silver Eagles, one full ounce of .999 fine silver, are available in colorized and gold plated versions. American Eagle gold bullion coins are available in 1/10-ounce to 1-ounce weights. US Mint proof sets provide a great way to commemorate a special year. Or give a Christmas Treasure ornament also available in silver plated bronze. Select from several different designs featuring Santa, Rudolph, Baby's 1st Christmas and more! See our Web site for details.

For Those Impossible to Buy For: Brand new this year — the MasterCard® Gift Card, available at all ESSA branches. You choose the amount of the card — the recipient can choose the gift. Cards can be used for signature point-of-sale transactions anywhere MasterCard® is accepted.



# Holiday Season Safety Tips from ESSA

# ATM Safety

- Choose a well-lit ATM.
- Be aware of surroundings.
- Use ATMs during daylight if possible.
- Drive-up when you can, they tend to be safer than walk-ups.

# Financial Safety

- Shop early to avoid crowds AND impulse buying.
- Ask about refund policies and save all receipts.
- Set a budget and stick to it.
- Shop online with only reputable companies and order only over secure servers.
  Use debit and credit cards they're safer than carrying large amounts of cash.
- Avoid racking up a big balance on your credit card. Use your debit card instead.

# Mall Shopping Safety

- Park in well-lighted areas, close to the door if possible, especially after dark.
- Keep your purse closed an open purse is an open invitation to lose your wallet.
- Don't carry too much at once. If you need your keys in a hurry, you don't want to be juggling bags and boxes in an emergency.
   Try not to park next to a van you might be pulled in through the sliding
- When shopping alone pay attention to your surroundings, walk quickly with authority, have keys ready or use your remote as you approach. Get in and lock up. You can arrange the packages after you lock the doors.