



**We're ready for
some football,
are you?**



**YOU COULD
WIN
BIG
THIS
FALL!**

more inside...

PRESIDENT'S MESSAGE



IT'S THE SEASON OF TEAMWORK

As I write this column near the end of August, we are in the middle of a late summer heat wave. Even though it's a balmy 104° in the desert, I know that by the time this issue hits your email inbox or you receive your snail-mail print version, Autumn will be upon us and I trust, cooler days and nights.

With the change of seasons, in comes three months of holidays and through it all, the ultimate embodiment of teamwork: football. There are certainly many different team sports, but arguably, no other sport has so many moving pieces, requiring such precise teamwork, as does a football team. Consider that half the team (offense), is dedicated to moving the ball forward, the other half (defense) is dedicated to stopping the opponent from moving the ball and then there is that whole extra squad known as "special teams."

This ballet of players (okay, perhaps not the best analogy) each with their own specific assignment, reminds me in many ways of the teamwork it takes to make your credit union successful. Most members typically just see or speak to our front-line staff, either for their banking transaction or perhaps when they get a loan. These are also the folks who often first hear of a problem and many could tell you they have "seen it all."

But behind the scenes, there are many different "special teams" that many members never see and without any one of which, the credit union could not function. From accounting and back office functions like checking, ATMs, debit and Visa card services to marketing, IT, compliance and human resources, all are significant moving parts within our team.

Everyone of these players service the largest, and most important part of our team — our members. When our members use our services, and take advantage of our many products that can improve their financial world, we all benefit and the credit union grows. With this in mind, check out this newest page from our playbook. From now until November 10th, any auto loan of \$10,000 or more earns members \$100 cash back on the spot, AND all members who get an auto loan of any amount during the promo period will have a chance to win four premium tickets to the Los Angeles Rams vs. New Orleans Saints football game, November 26th at the LA Coliseum. Even if you already have an auto loan with another lender, you can take advantage of this great offer by refinancing your existing loan with us at rates as low as 1.99% APR!

We also have a special option play for our member savers. Between now and November 10th members can get special rate bonuses when they open new certificates. All 6-month terms will get a .25% APY rate bonus. This means members will earn .55% APY (.30% + .25% bonus) on all new 6-month CDs. But that's not all ... all new CDs of 1, 2, 3, 4, or 5-year terms will earn a full 1.00% APY bonus! This means your savings can earn as much as 1.80% APY!

The way I see it, just like a football team, we're all in this together. From our board and committee volunteers, staff and management to you, our members, we are playing to win. Together, I believe we are making a better, winning credit union.

I wish you and your family happy holidays and if you're fan like me, I hope you enjoy some great football this season.

Roy MacKinnon
President/CEO



An F22 fighter jet is shown in flight against a blue sky with white clouds. The jet is dark grey and has "ED 411 FLTS AF 06-132" written on its tail fin.

2017 GATHERING OF EAGLES

Each year, the Flight Test Historical Foundation holds a fundraising gala to benefit the Air Force Flight Test Museum. The Gathering of Eagles (GOE), celebrates significant accomplishments in flight test and honors the men and women who participated. Gala proceeds are primarily intended to build a new museum to be located outside the west gate of the Edwards AFB.

Considered by many to be the premiere social event of the year, Edwards Federal Credit Union is proud to be the Signature Sponsor of this year's gala celebrating the 20th anniversary of the first test flight of the amazing F22 fighter.

Ceremonial groundbreaking for the new Flight Test Museum is scheduled for some time in the Spring of 2018, and to be sure, the new museum will not be just your run of the mill aviation museum. Exhibits will not only be presented in historical context to the mission of Edwards Air Force Base, but will also serve to support the STEM (Science, Technology, Engineering and Mathematics) education programs of our local schools throughout the Antelope Valley.


For more information about the 2017 GOE or to purchase tickets, visit www.EdwardsMuseum.org/GOE2017.

A simple icon of a house with a white outline and a small window.

When Does a 5/1 ARM? Make Sense?

Today, there are multiple ways to finance or refinance a home loan. Of course, many members still opt for the traditional fixed rate 30-year mortgage. Others like the low rate options for variable rate 15- and 30-year terms. But for many of today's borrowers, it's not likely they will live in the same home for the next 30 years, so it may make more financial sense to consider a hybrid of both a fixed and variable rate mortgage.

Known as a 5/1 ARM (Adjustable Rate Mortgage), this loan has a fixed rate of interest for the first five years then an adjustable rate for the remaining 25 years. This loan is perfect for members who plan to sell their current home in five years or less, or for those who just want a lower initial interest rate. As of September 5th, a 5/1 home loan starts as low as 3.25% with 0 points. There are also other rates available for 3/1 and 7/1 loans.

A close-up of a hand holding several coins.

Whether you choose a fixed, variable or hybrid ARM, financing with your credit union is always your smartest financial option because in addition to low rates, your credit union can save you hundreds and often thousands of dollars on closing costs and other fees as compared to your local bank. For complete information and to see if this special loan would meet your needs, call or stop by our Lancaster branch and ask to speak to our home loan specialist.

As of September 13th, 2017, the 5/1 rate was 3.25%, with a 3.548 APR, 0 points. FICO 740 and above 20% down. Rate and APR shown is the preferred member rate/APR; other rates/APRs and terms may apply based on credit worthiness. 5/1 loans are amortized over 30 years. All loans are subject to credit approval. Edwards FCU is an Equal Opportunity Lender.

MEMBER PROFILE

Weatherman Went West

Some 150 years ago, in 1865 to be exact, Horace Greeley penned "Go West, young man, go West and grow up with the country," thus encouraging our young nation's westward expansion.

Fast forward to 2017, and that's exactly what Airman First Class **Buzz Weatherman** has done and perhaps too, he is fulfilling his own manifest destiny. But how exactly did a young man from a small farming town in North Carolina, county population 11,000, end up serving at Edwards AFB. The answer comes from all in the family.

Both Buzz's father and uncle served, dad in the Army for 11 years and his uncle in the Navy for 23. Buzz recalls wanting to join the military as early as his middle school days and when he sought family advice, both father and uncle told him the Air Force was the way to go. Of all the armed service branches they told him, "The Air Force will treat you the best." And so, straight out of high school Buzz enlisted.

Like so many young men and women who join the service, Buzz had not traveled much within the United States, but that quickly changed as he began his trek Westward. First stop was Lackland Air Force Base in San Antonio for basic training. It was here that he got his first taste of what would be many culture shocks. For one thing, San Antonio was BIG! "You have to understand," Buzz shared, "I come from a really small town, I mean my high school graduating class was just 90 strong." After Basic, Buzz headed north to Sheppard AFB in Wichita Falls for Tech School. It was there he learned special skills in avionics for F-16 fighters. Then just six months later, new skills refined, Buzz completed his journey West landing at Edwards AFB in July of 2016.

Buzz's job has him working on all areas of the F-16 avionics, from flight controls to radar and weapons systems. "If a pilot messes with it," Buzz laughs. "We messed with it first. The work we do is really cool. We get to see the future. Trust me, these are not the same F-16s from back in the *Top Gun* days," he says.

For those who have served at Edwards or even just visited, being in the middle of the Mojave Desert without a car is challenging to say the least. Now imagine you are a 20-year-old with no car and no prior credit. We're talking serious no fun. What do you do? In Buzz's case, he called the credit union and is sure glad he did. "USAA was giving me the run-around because I had no credit. An airman I knew had raved about the service she got from you guys, so I figured what the heck. Not only did you give me an affordable rate, much lower than what USAA would have done, but you preapproved me almost immediately! Within a week or so, I had found a great car and you guys were on it! You funded the loan and I now have a car."

Buzz enlisted for six years and hopes to make a career of at least 20 years in the Air Force. He's working hard on a near term goal of Staff Sergeant and perhaps one day, he might even consider attending Officer Training School. But for now, when he's not on duty, he's been enjoying the West traveling to San Diego and Santa Monica. "I'd also like to visit Yosemite sometime," he shared. Something tells us his travels have only just begun as has his relationship with the credit union. We look forward to being there for Buzz wherever his journey takes him today, and tomorrow.



Football Season is Here!

The days are getting shorter, the nights cooler and that means we are truly right in the middle of football season. Getting into the action, Edwards FCU has kicked off a great gridiron promotion through November 10th: Any new, used or refinanced vehicle loan financed with the credit union will get \$100 cash back** on the spot. And, every auto loan - regardless of amount - financed during the promotion will be entered into our special

Thanksgiving Football Giveaway! One lucky member will win four great seats to the LA Rams vs. New Orleans Saints game Sunday, November 26th at the LA Coliseum.***

Apply today for your auto loan or bring us your loan from another lender. We'll save you money on interest, you can get \$100 cash back and a chance to see a smashing football game.



FINANCE OR REFINANCE as low as **1.99%** APR*

PLUS



RECEIVE **\$100 CASH**** WHEN YOU FINANCE A NEW OR USED AUTO LOAN WITH US.



EACH LOAN GIVES YOU **A CHANCE TO WIN 4 SEATS***** TO THE **LA RAMS VS. NEW ORLEANS SAINTS** GAME ON SUNDAY, NOVEMBER 26 AT 1:05PM PST.

*APR = Annual Percentage Rate. **Maximum cash back amount is \$100. Offer available for auto loan pre-approvals or refinancing a non-Edwards FCU auto loan only. Indirect loans are not eligible for cash back. Rates, terms, and conditions vary based on qualifications, credit worthiness and collateral conditions. Membership with Edwards FCU required. Minimum loan amount \$10,000 to receive \$100. Offer valid September 1 through November 10th 2017. ***Tickets cannot be redeemed for cash and there are no prize substitutions. Other restrictions may apply.

Play to Win with Our Special Option Play Just for Savers

Last April, we featured a special term savings certificate that was so popular with members we knew we would have to bring it back for an encore performance. So, from now until November 10th members who open new CDs will get a bonus rate bump for the entire term of the CD they select.

All 6-month CDs will earn a bonus of .25% APY on top of the existing dividend, and if you can take a term of 1, 2, 3, 4, or 5 years, you'll earn a full 1.00% APY bonus in addition to our regular rate. As an example, our 3-year CD currently earns .60% APY* but until November 10th, all 3-year CDs will earn 1.60% APY*.

There's just one little catch: This is a very limited time offer so don't delay open your CD today.

*APY = Annual Percentage Yield. All savings accounts are insured to \$250,000 by the NCUA, an agency of the federal government. \$1,000 minimum opening deposit required. Funds withdrawn prior to end of term are subject to an early withdrawal penalty. Offer valid until November 10th or when total promotion deposits exceed \$5 million.



Strong P@s\$words Help Protect Your Digital Life

Sadly, identity theft is now a fact of life. In fact, most experts believe that almost one in three people will have some form of ID theft occur to them in their lifetime. But you can fight back and make it harder for thieves to get into your digital life.

We all know about passwords; they are as much a part of our life as are our smartphones and smart devices. But do you use "strong" passwords? Strong passwords are those that use upper and lower case, numbers and at least one special character (you know, those symbols above the numbers on your keyboard). The most common reason people don't use strong passwords is they are too hard to remember, and we agree. Seriously, could anyone remember "&yMK38ldz!"?

Here's one way to create memorable strong passwords: use special characters in place of letters. For instance, "68Mustang" could be "68Mu\$tang," "Seabreeze" becomes "\$e@breeze." You can also use some numbers in place of letters: "Liftoff" becomes "L1ft0ff" and "Freetoroam!" could be "Fr332roam!".

Obviously, there are almost endless possibilities with just a bit of creativity. So now you know—go boldly into the World Wide Web and do so with strong passwords.

A Great Relationship Starts with Our Checking Account



An Edwards FCU checking account has all the great features you would expect from a big bank checking account (minus the hefty fees, of course). Our debit card gives you access to your funds at more than 30,000 surcharge free ATMs across the nation and you can use your Edwards debit card to pay for goods and services at most merchants just about anywhere across the United States.

Complementing our checking account, we offer members **FREE** home banking, **FREE** online bill payment and **FREE** mobile check deposit. Plus, by having ANY ONE of the following relationships, you can qualify for FREE checking too!*

- Have any loan with a balance
- Use electronic transactions 25 times or more each month (debit card, ATMs, home banking, ACH/Direct Deposit)
- Have a minimum average daily balance of \$1,000 or more in checking OR a minimum average daily balance of \$4,000 between all savings and checking accounts
- Be an active member of the military (just show us your LES)
- Be under 18 or over 65

It's easy to open your Edwards checking account too. Just stop by either branch today and we'll get you all set up.

*If none of the relationships are met by the end of a monthly period, a \$6 monthly service fee will apply.


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Shred Day is Back!

The day you have eagerly awaited all year is finally here. Okay, perhaps that's just a tad overstated, but we have been getting asked all year long "When is the next Shred Day?" So now we can finally share that our next Shred Day will be held Saturday, October 28th, 9am-noon, in the parking lot of our Lancaster branch. All members are welcome to bring materials for shredding this free event.

We will have a shred truck and staff on site to safely and securely dispose of your confidential documents like credit union and bank statements, old tax returns, bills and anything else that has your personal confidential information. This is a very popular event, so we ask all members to be sure to only bring materials that must be shredded. Leave old phone books, magazines and other non-confidential materials to the recycle bin. We look forward to seeing everyone Saturday, October 28th, 9am-noon.

CONTACT US

- **PHONE** 661.952.5945 CALL-24 (Phone Banking) ... select 1 ... then #
- **TOLL-FREE** 877.256.3300 CALL-24 (Phone Banking) ... select 1 ... then #
- **EMAIL** ememberservice@edwardsfcu.org
- **WEBSITE** www.edwardsfcu.org

BRANCHES

- **EDWARDS AFB** 10 South Muroc Drive
FAX 661.258.7244 LOBBY HOURS M-F, 9am-5pm
- **LANCASTER** 44288 10th Street West
FAX 661.942.3573 LOBBY HOURS M-F, 9am-6pm
DRIVE UP M-F, 8:30am-6pm

HOLIDAYS

The credit union will be closed on the following holidays:

- **COLUMBUS DAY**
Monday, October 9th
- **THANKSGIVING**
Thursday, November 23rd

- **CHRISTMAS DAY**
Monday, December 25th
- **NEW YEAR'S DAY**
Monday, January 1st