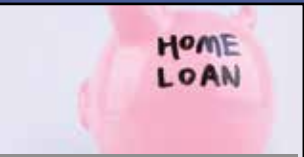




- Board of Directors Candidates
- Pharming

pg 2



- Annual Membership Meeting
- Home Loans

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- Message From The President
- Holiday Pictures

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NEW WEBSITE COMING SOON!

Our new website will enhance your visit with exciting features and easy to use navigation – all with YOU in mind!

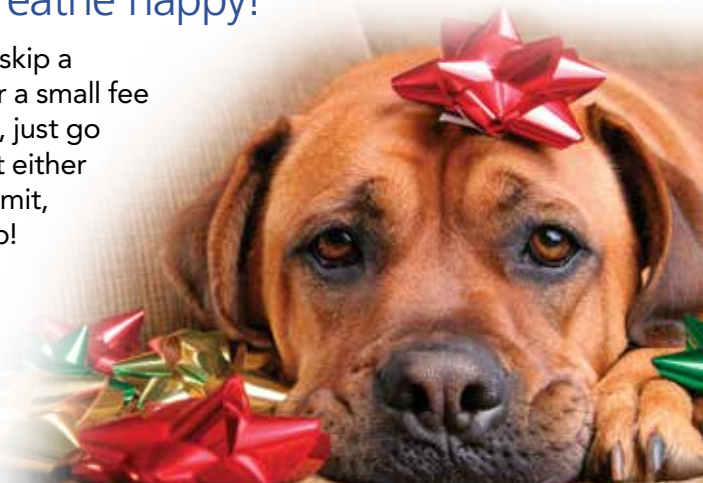
Overspend?

Need a little breathing room?

Skip Your Payment and breathe happy!

Our Skip-a-Pay program allows you to skip a payment twice every calendar year* for a small fee of \$25 per loan skipped. So no worries, just go online at www.edwardsfcu.org or visit either branch for a form to complete and submit, and we'll make sure you're a happy pup!

*You may skip a payment on any qualifying account up to twice a year as long as you have not skipped a payment in the last three (3) calendar months and the loan was funded at least six (6) months before skipping. Program does not apply to any loan secured in whole or in part by real estate property. For full details, visit www.edwardsfcu.org.



Save the Date

53rd

ANNUAL

Membership Meeting

April 16, 2015

John P. Eliopoulos Hellenic Center
43404 30th Street West, Lancaster

No Host Cocktails @ 6pm
Dinner @ 7pm
Tickets \$10/person

BUY YOUR TICKETS EARLY
call 661.952.5945

R.S.V.P. by April 11th
call 661.952.5945



EDWARDS BOARD OF DIRECTORS CANDIDATES



ARDITH RICHARDSON
Vice Chairperson

Ardith Richardson

Ardith Richardson has been a member of the Edwards Federal Credit Union Board of Directors for the past 14 years. She has served on the Loan Review Committee and the Supervisory Committee, for a

combination of over 22 years of volunteer service with the Credit Union. She has been a continuous member of Edwards Federal Credit Union for 45 years. Ardith retired as an Air Force Civilian employee after 30 years of service in 2003. She is also active in several volunteer organizations in our community.

"I am proud to be a member of the Edward Federal Credit Union team. As a member of your Board of Directors, I welcome comments and suggestions from fellow members and will work toward a common goal to make Edwards Federal Credit Union the best it can be. I hope to have the opportunity to continue representing members' interest on the Board of Directors for Edwards Federal Credit Union. Thank you for your support."



ROBERT LARGE
Treasurer

Bob Large

Robert Large (Lt. Col, USAF, Ret.) has served as an EFCU volunteer for most of his 52-year membership. Currently Treasurer of the Board of Directors, he has at various times been Board Chair,

Supervisory Committee Chair and volunteer loan officer. His other volunteer activities have continued following his retirement from the Air Force and a second retirement from AF technical support contractor positions, and have included Lakes Town Council President and A-Team membership of the Antelope Valley Integrated Regional Water Management Plan Stakeholders Group.

"Our Credit Union continues to adapt and innovate to better serve our Members and compete effectively in the financial services arena. I am particularly encouraged by the potential opportunities from our partnership with the City of Lancaster. I am again asking for your support for my continued participation as a member of this great team of credit union professionals and volunteers."

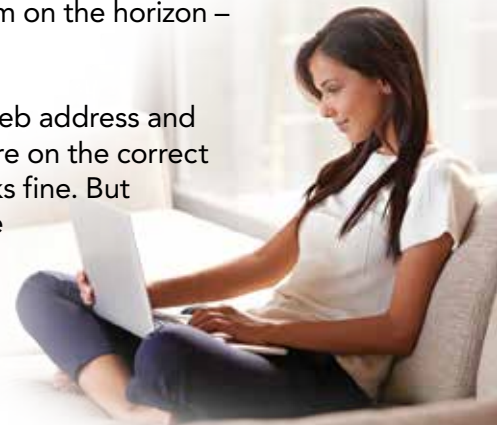
Phishing was bad enough.... now there's Pharming!

Most email users have heard of "phishing" scams, which trick people into visiting a phone web site and giving out personal or financial information. Well, now there's a new scam on the horizon – and it could be even worse.

Also known as domain poisoning or hijacking, pharming takes a legitimate web address and redirects it to a phony web site. The unsuspecting consumer assumes they are on the correct web site. After all, they entered the address and ended up on a site that looks fine. But when they enter their information, it goes directly to the criminals behind the pharming scheme.

Pharming is more complicated than phishing, and is less widely used. But as hackers get more sophisticated, it could grow into a major problem.

You cannot prevent a pharming attack, so your best recourse is simply to keep yourself informed and to leave a web site immediately if you notice anything suspicious. You can learn more about pharming by visiting www.pcworld.com.



Annual Membership Meeting: Coming April 16, 2015

The 53rd Annual Membership Meeting will be held on April 16, 2015 at John P. Eliopoulos Hellenic Center, located at 43404 30th Street West, Lancaster, CA 93536. The cost is only \$10 for this nice event that includes a buffet dinner, prizes and good information.

Information provided at that meeting will include the fact that EFCU remains quite strong financially, and we have money to lend. We operate in a safe and sound manner so that our members can feel comfortable that their funds are secure.

For 2015, there are two Board of Director positions open for election. The election procedure is provided by the Secretary of the Board, Lora Counts, and is as follows: The nominating committee of three or more members is chosen by the Board at least 90 days before the Annual Meeting, and the Secretary notifies in writing all members eligible to vote, at least 75 days before the Annual Meeting, that nominations for vacancies may also be made by petition signed by 1% of the members.

The notice shall indicate that the election will not be conducted by ballot and there will be no nominations from the floor when the nominees equal the number of positions to be filled. Under the By-laws of EFCU, you may nominate by petition any member of the Credit Union when a vacancy on the Board of Directors exists. There are currently two vacancies, and the nominating committee has already received two nominations for those positions.

However, in the event that you would like to nominate additional candidates by petition, the procedure for doing so is that you must have your nomination signed by 180 members which represents 1% of the total number of EFCU membership. Nominee must supply a brief statement of qualifications and biographical data which is submitted with the petition. Also, nominee must sign a certificate stating that they are agreeable to being nominated and will serve if elected to office. Finally, the nomination must be filed with the Secretary of the Credit Union at least 40 days (March 6, 2015) before the Annual Meeting (April 16, 2015).

The election will then be held at the Annual Meeting on April 16, 2015. No nominations will be taken from the floor as all vacant positions are covered by the total number of nominees.

If you would like further information on the petition procedure, you may go to our online banking site at www.edwardsfcu.org and look for the "members only" tab for the By-laws. If you don't have access to online banking, simply ask us for a copy of the petition process as stated in our By-laws, and we will mail it to you.

Cordially,

Lora Counts
Secretary of the Board

Did You Know We Offer HOME LOANS?

And we have something for everyone!

100%

Loan to Value (LTV) VA
Loans for Veterans

95%

LTV Agency loans

96.5%

LTV FHA

- Jumbo loans to \$3,000,000
- Homepath Program Options
- Primary, Secondary, and Investment Property Financing
- Conventional loans with no private mortgage insurance (PMI)
- Buyer-chosen mortgage terms (any term between 8-30 years)



A Message From THE PRESIDENT



Happy New Year to all of you!

So when you hear "Happy New Year", do you feel happy? What would make you happy? Maybe a new car or a new house or a nice vacation? For those things, we may help by granting you a low interest rate loan.

Or maybe having a great relationship with your family makes you happy. You get a choice because the new year is like a blank book. The pen is in your hands. It is your chance to write a beautiful story for yourself.

There are silly sayings about the new year: May your hair, your teeth, your face-lift, your abs and your stocks not fall; and may your blood pressure, your triglycerides, your cholesterol, your white blood cell count and your mortgage interest not rise.

There are also very serious sayings about the new year: You're supposed to let go of the past and start off new. You are supposed to forgive all those who

hurt you and be open to new relationships, with open arms. That is why it is called the 'New' year.

For you, the member, I wish you the very best in 2015. We all know the challenges of the past several years, and it feels like 2015 is going to be better for most of us.

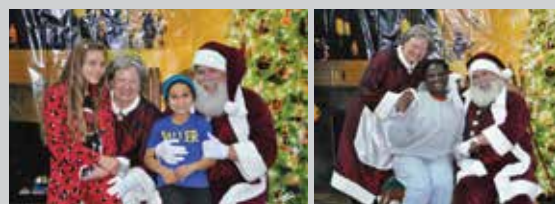
If you do need to borrow money, borrow it from us. That is one of the main reasons that we exist: to help you out and keep you away from the predatory lenders out there. We have the best loan officers in town and the greatest rates, and we have loans that will make you Happy!

See you at the Credit Union,

Stan Turner
President/CEO

Holiday Pictures with Kitty and Santa

We had a blast over the holiday....see what fun we had!



Remember to update your contact info!

If you change jobs, addresses, or phone numbers—don't forget to notify EFCU. Make these changes with Secure Forms through CLIC Online Banking for free. You can also write or fax us.

Telephone Inquiries

Phone: Telephone number for all branches: 661.952.5945 or Toll free: 877.256.3300

Hours: 8:30 a.m. - 6:00 p.m., Mon. - Fri.
8:30 a.m. - 2:00 p.m., Sat.

CALL-24: Use above numbers, select 1 then #

Website: www.edwardsfcu.org

Email: ememberservices@edwardsfcu.org

Office Locations

Edwards AFB Branch 10 South Muroc Drive Edwards, CA 93524 Fax: 661.258.7244	Lancaster Branch 44288 North 10th Street West Lancaster, CA 93534 Fax: 661.942.3573
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Office Hours

Edwards AFB Branch
Lobby: 9:00 a.m. - 5:00 p.m., Mon - Fri.

Lancaster Branch Lobby:	9:00 a.m. - 6:00 p.m., Mon - Fri. 9:00 a.m. - 2:00 p.m., Sat.
Drive-Up	8:30 a.m. - 6:00 p.m., Mon - Fri. 8:30 a.m. - 2:00 p.m., Sat.

President/CEO

Stan Turner

Board of Directors

Kim Dunham, *Chair Person*
Ardith Richardson, *Vice Chair Person*
Lora Counts, *Secretary*
Robert Large, *Treasurer*
Lindsay Harris, *Director*
Ron Davino, *Director*
Martin O'Brien, *Director*

Supervisory Committee

Sandy Birch, *Chair Person*
Jacque Konstan, *Vice Chair Person*
Peggy Luciani, *Committee Member*
Kim Cabrido, *Committee Member*
David Siu, *Committee Member*