



- Keep Your Accounts Active
- Fraud Detection and Notification System

pg 2



- IRA
- 5th Annual Member Appreciation Shred Day

pg 3



- Message From The President
- Calendar of Events

pg 4

53rd ANNUAL Membership Meeting

Thursday -
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

Ticket price includes
Dinner of Tri-Tip
and Chicken

**NEW
WEBSITE
COMING
SOON!**

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



Keep Your ACCOUNTS Active

Dormant accounts can be costly!

While it's hard to imagine losing track of your hard-earned money, millions of accounts nationwide go dormant each year. The owners may have passed away. They may have moved without leaving a forwarding address. Or they may have simply forgotten about the account.

What happens to the money? After a period of 3 years, an inactive account must, by law, be turned over (or "escheated") to the state of California. And this applies to more than just bank accounts. Unclaimed safety deposit boxes, insurance policies, utility deposits and undeliverable tax refunds may also be escheated.

It's expensive for a financial institution to maintain an inactive account. Here at Edwards Federal Credit Union, we assess an inactive account fee of \$5 per month if an account shows no activity for 6 consecutive months. We make every effort to contact the account owner before the escheatment deadline is reached.

Please make sure we have your correct contact information on hand, and conduct a transaction in each of your accounts from time to time. Dividend payments do not qualify as transactions.

To keep an account active, you can:

- Make a deposit or withdrawal
- Call us to acknowledge ownership of the account
- Send us a letter
- Stop by in person

If you think you may have unclaimed money in a dormant account, visit www.sco.ca.gov or go to www.missingmoney.com, a website sponsored by The National Association of Unclaimed Property Administrators, to conduct a free search.



Debit and Credit Card Fraud Detection and Notification System

As part of our continuing effort to bring the best technology and service to our members, we at Edwards Federal Credit Union are upgrading our Fraud Detection and Notification System. The new system will provide more immediate attention to notify our members faster when fraud is suspected. The notification portion of the system includes a state-of-the-art automated assistant to help our members review transactions and confirm their spending activity on Debit and Credit Cards.

If you receive a notification call from our automated assistant, whom we have nick-named Jill, please work with her to answer questions regarding recent card activity. Please also be aware that our

Card Member Security team that provides fraud alert management is available 24 hours per day, 7 days per week should you need assistance from a live agent.

If suspicious transactions are identified as fraudulent, calls will be transferred to our outstanding member support team at Card Member Security to help you take the necessary precautions to protect your cards and related accounts.

If the recent activity is legitimate, members will be able to close the case with the phone attendant using their touch-tone phone.

Thank you for your support through this upgrade and, as always, if you have any questions or concerns, please contact us at 661-952-5945.



IRA

One-Rollover-Per-Year Rule

Beginning in 2015, you can make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs you own. Visit IRS website at www.irs.gov/retirement-plans/IRA for more information. The limit will apply by aggregating all of an individual's IRAs, including SEP and SIMPLE IRAs as well as traditional and Roth IRAs, effectively treating them as one IRA for purposes of the limit.

- Trustee-to-trustee transfers between IRAs are not limited
- Rollovers from traditional to Roth IRAs ("conversions") are not limited

Please consult a tax professional for an interpretation of current figures, information and how these rules apply to you.

JOIN US! Edwards 5th Annual MEMBER APPRECIATION SHRED DAY!

Saturday, June 6th | 9:00am – 1:00pm Lancaster
Branch: 44288 N. 10th Street West

Join us for our annual event which promises a day filled with fun, events and you can get all of your shredding done for FREE! A perfect day to clean the clutter of personal documents and have them shredded safely.

For more information about the day, please call 661.952.5945 or visit www.edwardsfcu.org.



IT'S TIME



To Switch to an

EDWARDS VISA® CREDIT CARD!

- › Zero Cash Advance Fees
- › Zero Balance Transfer Fees
- › No Annual Fees

Get started today, simply call us at 661.952.5945 or log on to www.edwardsfcu.org.

A Message From THE PRESIDENT



That famous philosopher, Yogi Berra, once said, "The future isn't what it used to be!" But for those of you who have enjoyed membership in Edwards Federal Credit Union over the years, you know and understand that we strive to provide the products and services that you need.

We hope that you are enjoying your experience of doing business with Edwards Federal Credit Union. The less time spent managing your credit union accounts, the more time you have to spend on what you want to do. We want to help you so that your financial needs are met, and you don't have to worry. For example, before you buy that new or used car or RV, before you put in that new deck or room addition, before you buy your tickets to Hawaii, etc., come into your Edwards Federal Credit Union and let us help you make sure that the money will be there when you need it.

We have some of the best-qualified loan officers in the entire State of California. If you haven't met them yet, you will find out that they are very caring, personable people who sincerely want to serve you. Many of the members already know this. Just ask around town, and you will find that Edwards Federal Credit Union has a great reputation. We are trying hard to keep it that way. We feel like we are the best financial institution for consumers in the Antelope Valley, and we are not going to settle for anything else.

The credit union philosophy of "people helping people" is just as true today as it ever was. You, our member, have placed your trust in us and, in turn, we promise to provide a quality financial organization in which you can be proud. I am personally looking forward to meeting you and developing a long-lasting relationship based on mutual respect.

See you at the Credit Union,

Stan Turner
President/CEO

President/CEO

Stan Turner

Board of Directors

Kim Dunham, *Chair Person*
Ardith Richardson, *Vice Chair Person*
Ronald Guyadeen, *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*
Kim Cabrido, *Committee Member*

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
--	---

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.

CALENDAR OF EVENTS

- 
- Easter** – Sunday, April 5th
 - EFCU Annual Meeting** – Thursday, April 16th
 - California Poppy Festival** - Saturday & Sunday, April 18th & 19th
 - Flea Market / Shop Local Showcase @ the AV Fairgrounds** – Sunday, May 3rd
 - Mother's Day** – Sunday, May 10th
 - Memorial Day** – Monday, May 25th CLOSED
 - Member Appreciation Day** – Saturday, June 6th
 - Father's Day** – Sunday, June 21st

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.

