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## New Year. New Cards. New Technology!

### Introducing our new Visa® Debit & Credit Cards with EMV Chip technology.

**CHIP Technology** on credit cards has been moving swiftly into adoption, but since October of 2015, the liability of fraudulent use could fall on the issuer or the merchant if they hadn't upgraded to the new technology. Your liability is still zero for credit card purchases and for most debit purchases, but check with your issuer.

The new EMV technology (Europay, MasterCard, VISA) makes every transaction unique, replacing the previously used static magnetic strips which allowed your card—and all its stored information—to be counterfeited. The chip card creates unique identifiers each time the card is swiped at enabled POS terminals, protecting your sensitive and personal information.

The technology only protects you when used at a chip compatible POS terminal at the store, so diligence for fraudulent use online is still encouraged.

At the terminal, follow the screen prompts which will require a signature or a PIN to complete the purchase.

**We will be sending out your card replacements soon, so watch those to arrive in your mailbox!**

Please call us at **661.952.5945** if you have any questions or concern regarding your cards.



## 54th Annual Membership Meeting Thursday, April 21, 2016

John P. Eliopoulos Hellenic Center  
 43404 30th Street West, Lancaster  
 No Host Cocktails at 6pm,  
 Dinner at 7pm

**BUY YOUR  
 TICKETS EARLY!**

\$10 per person  
 RSVP by April 12th  
 call 661.952.5945





# BOARD OF DIRECTORS CANDIDATES



**Kim Dunham**

Kimberly Dunham is an incumbent Board member and has served EFCU as a volunteer since 2003. She has contributed in numerous capacities including Supervisory Committee Chairperson and Board Director. She currently serves as Board of Directors Chairperson. A life-long resident of the Antelope Valley, her qualifications are enhanced by a successful 30-year career at Edwards Air Force Base. She currently serves as an Acquisition Management Specialist for the Air Force Test Center, Joint Program Management Office.

"It has been an honor to serve our community Credit Union, a gem in the Antelope Valley. My commitment to you is and always has been, to ensure your interests are well represented through a meaningful partnership with the Board of Directors and Management team. It is imperative that we manage the needs of today with the future in mind and the need to balance the traditional with the leading edge has never been more necessary. I am grateful for the opportunity to serve and strive for an even brighter future as a member of your Board of Directors."



**Ronald Davino**

I am pleased and proud to announce my candidacy for re-election to the Board of Directors. I welcome this opportunity to continue serving as a volunteer for the Credit Union. As a member of your Board of Directors, I assure that I will represent your interests and work toward maintaining a high quality of service, as well as a prominent level of safety and security. Today, our Credit Union is enjoying continuous growth in membership and services. We are proud to offer a safe and secure financial environment for the Antelope Valley Community, while providing competitive loan products and internet based transaction convenience. Every expansion of service has been balanced by a prudent consideration of its value to you, our members. Further, our success is greatly attributed to the harmonious working relationship between the Credit Union staff and volunteers. I look forward to continuing this relationship while advancing technological opportunities that promise to provide additional high-quality services. As a steward of our Financial Co-Operative, I remain committed to maintaining the financial strength of the Credit Union and look forward to another term of working with the staff and volunteers. I would appreciate your support of my candidacy and I thank you for this opportunity.



**Lindsay Harris,  
CMSgt. USAF,  
Ret.**

Lindsay Harris (CMSgt, USAF, Ret.) is an incumbent member of the Board who has served in the role of Secretary of the Board, Chairman of the Board and his current position Board Member for eight years. Lindsay has 30 years of military service and continues to serve the Air Force in a civilian capacity as the 912th Aircraft Maintenance Squadron's Maintenance Operations Officer. He is also an assistant pastor at Community Lighthouse Ministries in Rosamond, California, serving that community spiritually. "As your humble servant, I will continue to ensure that your interests are championed. My focus for 2016 is to make sure that your future needs, whether it is the latest online banking option or face-to-face teller access, are met without negatively impacting the integrity of the Credit Union. This Credit Union has been a pillar of strength in the Antelope Valley during some of the most challenging economic times we have seen in years. It will be an honor to continue to serve you in the future." volunteers. I would appreciate your support of my candidacy and I thank you for this opportunity.

## PIGGY BANK ON EMPTY?

It's not too late to  
**Skip-a-Payment!**

Use the extra money to pay off some of that holiday debt, enjoy some of those great clearances going on, or relax with a little bit of extra dough! Simply fill out our Skip-a-Pay application form and pay \$25\* for every loan payment skipped.

Call us at **661.952.5945** or visit us online at **[www.edwardsfcu.org](http://www.edwardsfcu.org)** and apply today!

\*Visit us online for details.



**Halloween Fun**





# CITY OF HOPE

Thanks to our staff and members' generosity during our Pink Ribbon t-shirt fundraiser in October, Edwards FCU was able to present the City of Hope in Antelope Valley with a check for \$2,030!



## HOLIDAY CLOSURES

Friday, January 1, 2016  
New Year's Day – CLOSED

Monday, January 18, 2016  
Martin Luther King, Jr. Day – CLOSED

Monday, February 15, 2016  
President's Day – CLOSED

## Annual Membership Meeting: Coming April 21, 2016

The 54th Annual Membership Meeting will be held on April 21, 2016 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. Details will be in next quarter's 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 2016, there are three Board of Director positions open for election. The election procedure is provided by the Secretary of the Board, Ronald Guyadeen, 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 three vacancies, and the nominating committee has already received three 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 220 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 11, 2016) before the Annual Meeting (April 21, 2016).

The election will then be held at the Annual Meeting on April 21, 2016. 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, please visit our website at [www.edwardsfcu.org](http://www.edwardsfcu.org) and look for the By-laws under the "About Us" tab. If you don't have access to our website, simply ask us for a copy of the petition process as stated in our By-laws, and we will mail it to you.

Cordially,

Ronald Guyadeen

Secretary of the Board

### Our Awesome Staff

#### October Cancer Awareness Month



#### Happy Holidays



# A Message from THE PRESIDENT

## "How can we help you today?"

You have heard that many times, and you sometimes wonder how sincere the person is. Do they really want to help you, or are they just going through the motions? At Edwards, we truly do want to help our members. We know that we can make a difference in our members' lives.

As an example, I recall a few years ago (OK, several years ago) when I was 38, my friends got me to sign up for a 5K (3.1 miles) race. I wasn't much of a runner, but I did the race and came in near the bottom. My friends gave me a hard time, for sure. Then I told them that I was going to run a marathon (26.2 miles) that was taking place in 45 days. They laughed, and said that was not possible, certainly for a slow runner like me.

Over the next 45 days, I ran anywhere from 6 to 18 miles a day except for two days. On the day of the marathon, I was ready to go. The adrenaline kicked in, and I was going great until about the 22nd mile. Then I "hit the wall." That is the point in the race where you want to give up, that you feel that it is no big deal to stop. Then someone from behind pushed me and told me to just keep going. Being the obedient person that I am, I did what I was told and finished the race in 3 hours and 43 minutes.

But that got me to thinking. What if that man hadn't pushed me and encouraged me to keep going? At Edwards, we love to help people who are struggling, and we can be "that man" for you. We have the credit builder loan that might be just what you need. That is just one "push" that we can offer.

So next time you are in the credit union, sit down with us and talk to us. We love to help when we can. And when we do, you won't forget. You will be a loyal member, and you will refer your friends and family, and that will help us all to succeed.

Happy Borrowing,

**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

Jacque Konstan, *Chair Person*  
Stephani Prather, *Vice Chair Person*  
Kim Cabrido, *Committee Member*  
James Charlton, *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](http://www.edwardsfcu.org)

Email: [ememberservices@edwardsfcu.org](mailto:ememberservices@edwardsfcu.org)

## Office Locations

### Edwards AFB Branch

10 South Muroc Drive  
Edwards, CA 93524  
Fax: 661.258.7244

### Lancaster Branch

44288 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.

## 12 Mobile Banking Safety Tips when using your mobile app.

A decade or two ago, a phone was just a phone. You could pick it up, make a call, leave a message, and if you were really fancy, you had "call waiting" or "caller ID." These days, your phone is so much more! It can serve as your phone, a computer, a camera, a pedometer, a GPS navigation system and your own personal, pocket-sized Edwards Federal Credit Union branch!

Your phone holds a lot of information about you. If you lost your phone and a stranger found it, how much personal information could they gather? We've created a list to help you secure your phone and personal information. How many of these tips are you following?

- 1 - Password protect your mobile device and mobile banking application
- 2 - Keep your mobile device with you, or secure the device when not in use
- 3 - Only download signed applications from trusted sources
- 4 - For mobile devices using the Android operating system, do not enable Android's "install from unknown sources" feature
- 5 - Never store usernames and passwords on your mobile device
- 6 - Frequently delete text messages received from the credit union
- 7 - Notify the credit union and carrier immediately if your mobile device is lost or stolen so that it can be deactivated
- 8 - Do not modify your mobile device as it may disable important security features
- 9 - Install antivirus software
- 10 - Check your credit union account frequently and notify the credit union of any unauthorized transactions
- 11 - Do not respond to text messages requesting personal information, such as Social Security numbers, credit/debit/ATM card numbers, and account numbers
- 12 - Adopt safe practices as you do with your personal computer, including not opening attachments or clicking on links contained in emails received from unfamiliar sources

