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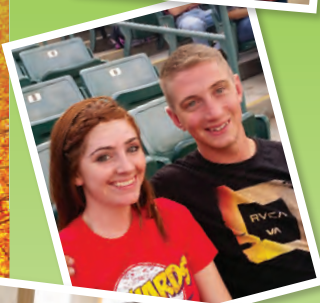
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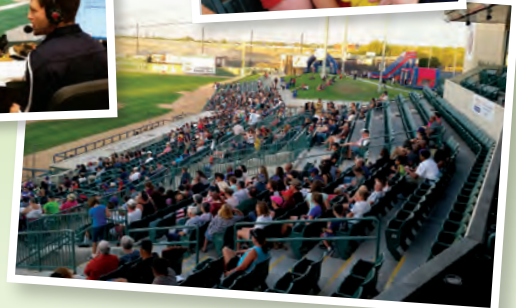
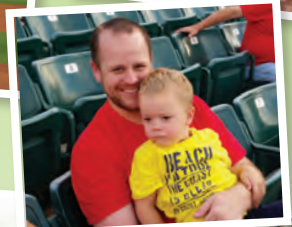
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MEMBER APPRECIATION NIGHT



GRAND SLAM

We'd like to thank everyone who joined us for our 1st Annual Edwards FCU Member Appreciation Night at the Lancaster Jethawks baseball game on August 25th! The event was a huge success with over 3,100 in attendance to watch the Jethawks dominate the Rancho Cucamonga Quakes on the field! We hope everyone had a great time and look forward to seeing you again at the ballpark next year!!



SUPPORT THE 3RD ANNUAL WARRIOR 5K WALK/RUN

Edwards FCU is proud to announce we will be sponsoring the **3rd Annual Warrior Walk/Run** on October 17th hosted by the Air Force Sergeant's Association. Come out and join us by walking, running or provide a generous donation to this great cause!

The event will start at 8:00AM at the JetHawks Stadium, 45116 Valley Central Way, in Lancaster. The Air Force Sergeant's Association (AFSA) is a federally funded, non-profit organization that represents and protects the interests of active duty, retired, and military families. It is \$30 to register to walk or run in the event. You will receive a t-shirt the day of the race and a medal at the finish line. Bring your family and friends to this fun community event and come support our Military members!

To create a team or join a team you can visit: <http://www.active.com/lanaster-ca/running/distance-running-races/lanaster-3rd-annual-warrior-5k-walk-run-2015> or call us at 661.952.5945.

Or if you would like to send a donation please visit: https://fundraising.active.com/event/LanasterWarrior5k_walk_run

Protect your information when using your mobile app.

Have you ever had concerns about using a mobile app on your phone or tablet to conduct your banking transactions? If you are like most people you probably love the convenience of a mobile app, but wonder how safe it really is when conducting your banking business? Edwards Federal Credit Union has taken measures to ensure the safety of all your mobile app transactions by encrypting your information in order to help increase security of all your online transactions.

You can also help protect your information by taking some additional actions. Here are some steps you can take:

- **Treat your mobile device like your wallet** - Never leave mobile devices unattended. You would never leave your wallet in your car, so never leave your mobile devices with all your sensitive information in your car.
- **Be password savvy** - It is important to change your passwords every six months and make them hard to guess. Protect your mobile devices with using passwords as much as possible. Add a password to your mobile device when your phone is first turned on and when it comes out of sleep mode. This adds extra protection from someone accessing your information, if they should get possession for your phone without your knowledge.
- **Use trusted apps only** - Try to only download apps from a trusted source, such as Edwards Federal Credit Union. Before you download an app from an unfamiliar company, make sure you read as many online reviews as possible.
- **Download extra security** - Consider adding antivirus software, security updates and wipe software to your mobile devices. Wipe software is a program that allows you to erase your mobile device's contents remotely if it is ever stolen. This will help you protect your personal information and make using your mobile device safer to use.
- **Don't provide account information via text or email** - If you get any electronic communication asking for your account or personal information call us (Edwards Federal Credit Union) immediately. Never click on links in emails or texts from senders you don't recognize.
- **Use your mobile provider's network to connect rather than public WI-FI** - There is always an enticement to use free Wi-Fi hotspots at restaurants, airports and hotels. This can tempt people into unknowingly conducting their banking business over unsecure networks. Don't do it! It is extremely easy to spy on what you send over these free, unprotected networks.
- **Choose Apps that provide receipts** - Use an app that issues an immediate electronic receipt. This will make it easier to check the amount of money you spend right after the purchase is made.
- **Reconcile statements regularly** - When you write a check or use your debit card you need to balance your checking account. Make sure to match up your mobile payments on your account with your receipts as well.

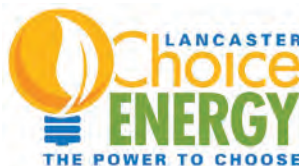


Energy choices is what Lancaster Choice Energy provides Lancaster residents

Have you heard the news? Lancaster residents now have a choice when choosing their energy provider. The City of Lancaster has created an exciting local power program, Lancaster Choice Energy (LCE). Their mission is to provide a clean and cutting edge power alternative to all those living and working within Lancaster. LCE seeks out the best options for residents on both conventional and renewable energy sources and passes the savings on exclusively to LCE customers. "Every dollar saved through LCE means another dollar kept within our local economy," said Mayor R. Rex Parris. "The savings and environmental benefits are undeniable, and we are proud to give control to Lancaster residents by providing this new energy option."

Starting October 1, 2015, all Lancaster residents who are currently Edison customers will automatically be enrolled in LCE's Clear Choice program, which is the most cost-effective program they offer. This program will provide 35% renewable content. You have the option of moving up to LCE's 100% renewable, Smart Choice program for just \$10 more a month. Energy choices are now up to you! Opting out of LCE's programs is also an option if you just want to remain with Southern California Edison.

"One of the most exciting aspects of LCE is the fact that, for the first time, residents can choose where their energy comes from," added Mayor Parris. "There has historically only been one choice for your energy, and the community choice aggregator model completely changes that. Through LCE, citizens not only get to choose their energy company, they get to choose their product -- they can enjoy increased renewable energy at a lower rate with Clear Choice, or they can further reduce their carbon footprint by opting up to Smart Choice. Either way, by participating in LCE, they are helping to build a greener future for our community."



How will this work?

LCE has partnered with Southern California Edison (SCE) to provide you and your family with cleaner power using SCE's existing lines. LEC and SCE services will remain on just one bill. SCE will continue to provide services to you such as; reading your meter, processing your monthly payment, responding to your requests and handling any power outages. The only thing changing is the source of energy you will receive to your home or business. Energy rates will be decided annually right here in Lancaster by the Lancaster City Council, so you can feel secure knowing your best interests are being considered. The Lancaster City Council is committed to providing all Lancaster residents with stable energy rates. Using Lancaster Choice Energy allows you to have a voice in where your power comes from and how much you pay for it.

Our Staff in the Community



Freedom Fest- 4th of July Celebration- Edwards AFB

THINK PINK



October is Breast Cancer Awareness Month and Edwards FCU will be selling Pink Ribbon t-shirts to our members for \$15 each throughout October! Visit either branch location to purchase your pink or dark grey t-shirts! Proceeds will benefit the City of Hope Cancer Treatment Facility. Hurry! Limited quantities are available!



FRAUD ALERT!

Counterfeit EFCU cashier's checks are currently being circulated. Please contact us at 877-256-3300 to verify authenticity of any cashier's checks drawn on EFCU checks. Checks arriving in the mail that you didn't authorize or know about, are a Red flag and should not be negotiated. Do not send monies to anyone you don't know. If you have questions about our checks, please give us a call!

HOLIDAY CLOSURES

Monday, October 12, 2015
Columbus Day – CLOSED

Wednesday, November 11, 2015
Veteran's Day – CLOSED

Thursday, November 26, 2015
Thanksgiving Day – CLOSED

Thursday, December 24, 2015
Christmas Eve –
Lobby Closes at 2:00 p.m.

Friday, December 25, 2015
Christmas Day – CLOSED

Thursday, December 31, 2015
New Year's Eve –
Lobby Closes at 2:00 p.m.

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



A Message from THE PRESIDENT

Need a loan? Maybe you are thinking about getting a new car, or traveling abroad, or buying a house. You know that you can come to your Edwards Federal Credit Union for whatever your borrowing needs are. We have the best and nicest loan officers in town.

But to get the best interest rate, you need to have a good credit score. Maybe you don't know your credit score....only 10% of Americans know their credit score. "It is shocking how little Americans know about their credit," said John Danaher, president of TrueCredit.com. "Good credit is a cornerstone of your financial profile, enabling you to finance major purchases, such as a home, education, or car."

Here are 10 things you can do that may improve your credit scores:

1. **Pay your bills on time.** If you have a history of paying your bills on time, you'll have an easier time getting a real estate loan, car loan, or credit cards. Even if you've had serious delinquencies in the past, a recent history (24 months) of on-time payments carries weight in credit decisions.
2. **Keep credit card balances low.** High outstanding debt can pull your score down.
3. **Check your credit report for accuracy.** Inaccurate information on your credit report can be cleared up easily. Always contact the original creditor and the credit bureaus whenever you clear up an error so that the inaccurate information won't reappear later.
4. **Pay down debt.** Consolidating your credit card debt or spreading it over multiple cards will not improve your score in the long run. The most effective way to improve your credit is by slowly paying down the amount you owe.
5. **Use credit cards—but manage them responsibly.** In general, having credit cards and installment loans that you pay on time will raise your score. Someone who has no credit cards tends to have a lower score than someone who has already proven that he can manage credit cards responsibly.
6. **Don't open multiple accounts too quickly, especially if you have a short credit history.** This can look risky because you are taking on a lot of possible debt. New accounts will also lower the average age of your existing accounts which is something that your credit score also considers.
7. **Don't close an account to remove it from your record.** A closed account will still show up on your credit report. In fact, closing accounts can sometimes hurt your score unless you also pay down your debt at the same time.
8. **Shop for a loan within a focused period of time.** Credit scores distinguish between a search for a single loan and a search for many new credit lines, based in part on the length of time over which recent requests for credit occur.
9. **Don't open new credit card accounts you don't need.** This approach could backfire and actually lower your score.
10. **Contact your creditors or see a legitimate credit counselor if you're having financial difficulties.** This won't improve your score immediately, but the sooner you begin managing your credit well and making timely payments, the sooner your score will get better.

These ideas won't create a dramatic improvement in your credit score overnight, but over time, they will. Remember, it takes time to develop a strong profile. Once you've done it, you'll find it easier to apply for credit and favorable interest rates.

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

Email: ememberservices@edwardsfcu.org

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Fax: 661.258.7244

Lancaster Branch
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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.

We've been trying to reach you!

Be sure to update your email address on your visit today.
Ask one of our friendly staff members for assistance.

