

## IN THIS ISSUE

- Lower Your Auto Loan Rate
- Lancaster JetHawks Visa® Credit Cards
- President's Message: The Last Honest Deal
- What's on Your Phone?
- Great Free Services!
- A Member's Appreciation



**Betcha' \$100 we can get you a lower rate on your auto loan.**

*Then you can brag to all your buddies.*

**Come in and see us. If we can't beat your current loan rate, we'll give you \$100 cash!\***

**Toll free: 877.256.3300 • [www.edwardsfcu.org](http://www.edwardsfcu.org)**

\*Current loan may not be with Edwards FCU, have been delinquent in the last twelve (12) months, have a balloon payment, be a lease, be from a private party, or have a rate less than 1.00% and must have received twelve (12) monthly payments. All parties on the current loan must meet EFCU lending guidelines and sign EFCU loan documents. Maximum loan term of 84 months. Must be an EFCU member in good standing. All bankruptcy proceedings must be discharged/dismissed. Valid proof of income and insurance are required. Promotion may end at any time without notice. Limit of one payout of \$100 per household.

# A TRUE GRAND SLAM!

Our exclusive JetHawks Visa® Credit Card is in a league of its own!

**AS LOW AS 8.50% APR\***

- >> Get 10% off at the Hangar Stadium Gift Shop
- >> Transfer balances and save
- >> No annual fee



**Stop by any branch location or call us at 661.952.5945 today!**

\*Annual Percentage Rate (APR) is the advertised base rate. APRs range between 8.50% and 17.99% based on individual credit worthiness. Not all applicants will qualify. Must be a member of Edwards Federal Credit Union in good standing. Rates, terms, and conditions are subject to change without notice.

# PRESIDENT'S MESSAGE



## The Last Honest Deal

I'm very fond of sharing with people whom ask me about the industry in which I work that credit unions are one of the last honest deals left in America. So what exactly do I mean by that? Well, I look no further than what was envisioned by the original Credit

Union Act passed by Congress in 1934 – credit unions are chartered to provide affordable financial services to consumers. And that is exactly what Edwards Federal Credit Union has strived to do since its inception in 1962.

My passion for the credit union not-for-profit business model and the credit union philosophy of "people helping people," makes me all the more proud to be the new President/CEO of Edwards FCU.

As the only financial institution that is still headquartered in the Antelope Valley, Edwards is uniquely positioned to provide both the men and women who serve and the civilian military who work on the Edwards Air Force Base with financial services designed to meet their needs. Plus, with our Community Charter, we can serve anyone who works, lives, or attends school in the Antelope Valley.

I would not have accepted my new role with Edwards if I did not believe in the potential of the credit union to grow and continue its mission. With just two branch locations (Edwards AFB and in Lancaster) we certainly have some challenges to overcome. However, the wonderful staff at the credit union encourages me each day, and I know that together we can craft a better credit union for tomorrow.

Soon, you'll see changes in the way we market our products and services. We are working hard to finish previous projects, while simultaneously seeking out new ways to improve your overall banking experience with us. We will reexamine all of our

product offerings to develop innovative changes that will meet our members' needs today and tomorrow. For instance, we already know that our sole checking account product does not fit everyone's need and soon we will make additional account options available.

This past May, we launched our "Betcha \$100" auto loan refinance campaign. Members have responded to this campaign well and are pleased with our competitive rates. So much so, that we've decided to extend it through August 31. If you have an auto loan from another lender, chances are your credit union can save you money. And we are betting you \$100 we can do just that! Give us a chance to work it up and let's see how much we can save you. I'm also pleased to share that we will be launching the first-ever Lancaster JetHawks Visa credit card. As the official credit union team sponsor, we are proud to partner with the JetHawks and launch what we feel will be a must have for all fans.

Lastly, I'd like to acknowledge that we are in the middle of reissuing both our debit and credit card plastics with new EMV chips. I'm aware that there have been some missteps with this project, but you should know that we're working diligently to correct problems as we become aware of them. It is absolutely my number one priority to get outstanding issues addressed quickly and efficiently.

I look forward to the exciting times ahead. I'm truly proud to be part of a genuinely honest American deal, serving the members of the community and the men and women who serve and work on the Edwards Air Force Base.

A handwritten signature in black ink that reads "Roy MacKinnon". The signature is fluid and cursive, with a long horizontal stroke at the end.

Roy MacKinnon  
President/CEO





# WHAT'S ON YOUR PHONE?

Phones have quickly become a must have electronic device, and it's not because you can call someone. There are an infinite number of uses, including: online banking, playing games, reading books and capturing memories with the camera and video recorder. These mini-computers house more vital information than previously kept on home computers and laptops.

Have you taken the time to make an inventory of the information that's actually stored on your phone? If your phone was lost or damaged, what virtual or digital assets would you have lost?

Take an inventory of the apps that you've downloaded. Keep a list of the apps and your log-in information. It will provide an easier transition if you get a new phone – whether because you upgraded or because the old phone was lost or stolen.

It's a good idea to back up the information on your phone. If you lost the phone today, how many pictures would you lose? You can download your information to a laptop or other external drive. You can also upload to the cloud. There are several services that you can utilize to automatically backup your data or upload your



photos, without you having to remember to sync the data. Then you can retrieve the data or photos with a laptop or download them to a new phone.

Password protection is important. You should always lock your phone with a pin or password so that if your phone is lost or stolen, no one will be able to use it or view your private information. Enabling device encryption can help to protect the entire contents of your phone.

Many consumers choose to connect to public Wi-Fi systems in order to save their data usage. It's a great money-saving option. However, remember that performing sensitive transactions over public Wi-Fi could lead to your information being disclosed.

If you think of your phone as an extension of your identity, you'll remember to be diligent about keeping it safe and secure.

## GREAT FREE SERVICES!

- Account E-alerts & text alerts
- ATM-PIN replacement
- Call 24 (bank by phone)
- Balance Inquiries and Transfers on Domestic ATMs
- Bill Pay
- Cash Advance (credit card accounts only)
- CLIC (online banking)

- Coogan Account Maintenance
- Debit Card PIN Re-issues
- E-statement Delivery & Archival
- Holiday Savings Account
- Mobile Banking
- Mobile Check Deposit
- No Annual Fee on IRAs & Health Savings Accounts

- No Annual Fee Visa Credit Cards
- No Foreign Transaction Fee
- Notary Service on EFCU Documents
- Online Member-to-Member Transfers
- Online Mortgage Payments
- Online Transfers between Your Accounts
- Payroll Deduction/Direct Deposit



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Lancaster, CA 93534

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WC



FEDERALLY INSURED BY NCUA



## CONTACT US

Phone:  
661.952.5945  
877.256.3300

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

Website:  
[www.edwardsfcu.org](http://www.edwardsfcu.org)

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



## Mortgage Loans

First Time Buyers ■ Conventional  
FHA ■ VA ■ Jumbo



Contact: Chris Hamilton  
Email: [chamilton@edwardsfcu.org](mailto:chamilton@edwardsfcu.org)  
Cell: 661.754.2668  
NMLS#234260

## A MEMBER'S APPRECIATION



I truly cannot find an exact word to express my deepest appreciation for everything Chris Hamilton has done for me and my family. You have given us the gift of our life, a low interest loan with a "zero" closing cost! The money you saved us on the closing cost will be used toward removing the carpet and replacing it with wood flooring and tiles, because my son and I have allergies and carpets are not our best friends.

Please, please accept our deepest appreciation and gratitude to everything you've done since day one; Jackie and I would like to come in the branch and thank you in person, but until then, you have a great day and great weekend Mr. Hamilton.

Kindest Regards! Tony A.