



# information

Q U A R T E R L Y

*loans to  
get you*

# ***goin' mobile***

AS  
LOW  
AS

# 4.99%

APR\*



**we keep you**  
***movin'***

**661.952.5945**  
**EdwardsFCU.org**

**If hitting the open road, back trails or a favorite lake is how you enjoy goin' mobile,**

Edwards Federal Credit Union can help this summer with exceptional financing rates as low as **4.99%<sup>O/APR\*</sup>**. Not only can we help you get a new or used RV, trailer, boat, wave runner or motorcycle, we can also refinance a high rate loan from another lender on one of those outdoor toys. You might be surprised how much you can save! Call us today at 661.952.5945.



# Even Castles can use some TLC

No matter how big or how small a home is, most people love the home they live in and take pride in ownership. But just like your car or truck, homes (and castles) need regular maintenance and TLC or they start to crumble. If you have been putting off repairs and/or improvements you could be setting yourself up for bigger maintenance issues down the road. And, should you have to sell your property in a hurry, you may have to take a steep discount to make the sale.

During the past 24 months, home values in the Antelope Valley have improved significantly. In many cases, values have returned to pre-recession levels – prices not seen in over a decade. With this increase in home equity, now may be the perfect time for you to consider a Home Equity Loan from Edwards Federal Credit Union.

Using the equity in your home, you can borrow up to 90% of your homes value and with APRs<sup>1</sup> starting as low as 4.75%, low monthly payments, NO points or closing costs and the possibility of tax deductible interest<sup>2</sup>, this is the perfect time to complete overdue repairs, buy new appliances or furniture or even tackle that long overdue remodel you've been thinking about.

Want more information on putting the power of your home to work for you? Just call us at **661.952.5945** and ask to speak to one of our lending professionals.

<sup>1</sup>APR = Annual Percentage Rate. Rate of 4.75% is for preferred borrowers up to 80% Loan to Value (LTV). Draw period of 180 months, Balloon payment may be due upon maturity. Other rates for 90% LTV apply. Not all borrowers will qualify for our lowest rate. Loans are subject to credit approval and verification of home value. Home loans from other lenders can be refinanced at your credit union possibly saving you thousands of dollars. Edwards Federal Credit Union is an Equal Housing Lender.

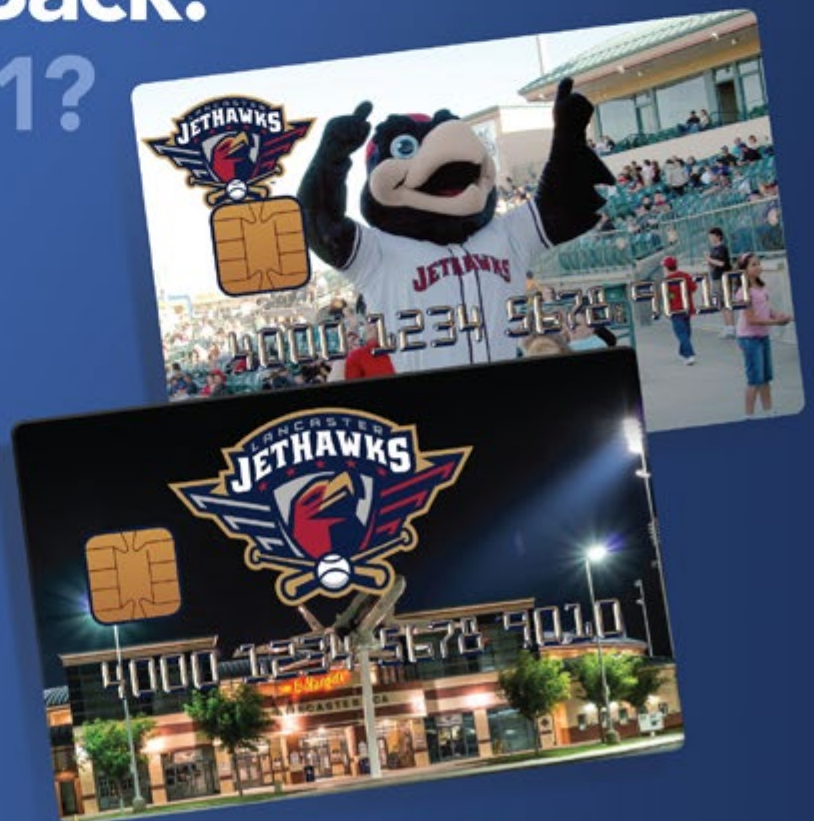
<sup>2</sup>Consult with your Tax Advisor.

## Jersey Night Is Back!

### Are You Fan #1?

Our wildly popular Jersey Night is back Saturday, August 4th when the JetHawks take on the visiting Rancho Cucamonga Quakes. Game time is 6:30 PM but only the first 1,000 through the gate will get our 2018 commemorative jersey, so make your plans now to arrive early. Believe it or not, we've heard some folks show up as early as noon to get their hands on the latest collectable jersey. This year's edition is camouflage print and is a perfect salute to both those who serve our country and our very own JetHawks team. But to really show your Jethawks pride, nothing says you're Fan #1 better than the official JetHawks credit card from Edwards Federal Credit Union. Use your credit card for purchases in the team store and you'll save 15%! Plus, your Jethawks Visa® card has no annual fee and one of the lowest interest rates available in the entire Antelope Valley! – you can even transfer balances from other high rate lenders and there is never a balance transfer fee.

**So, put a Hawk in your Pocket  
today and become Fan #1.**





# PRESIDENT'S MESSAGE

## FULL DISCLOSURE AND SOME FINE PRINT

Granted, the headline above is a bit tongue-in-cheek, but if you look to the bottom of this page you'll find some fine print, also known as a disclosure. The disclosure below really has nothing to do with the rest of my quarterly message, but our regulators require it whenever we advertise a loan product like our latest Goin' Mobile promotion on the cover. Truth be told and in full disclosure, we felt the cover art work was just too good to be cluttered with fine print so we moved it here, I mean, down there.

### ATMs Live in July

While we're in full disclosure mode, there are a lot of exciting things happening at your credit union during the next 90 days. By the time this issue hits your snail mail or email inbox we will have begun the installation of our nine new ATMs. We had planned to first install our new ATMs at our Lancaster Branch because those machines have the largest volume, however delivery logistics dictated the install to begin July 2nd and our branches are always busiest at the beginning of the month. So, we chose not to inconvenience our members and complete branch ATM installation in mid-July when member traffic is slower. For a complete schedule of install dates and locations see New ATMs Live in July in this issue.

### New Website Launches

On Wednesday, July 11th, our website will be offline from 7 AM to around 12 Noon, PST. We know this may inconvenience some members, but we think this short down time will be worth it. When our site powers back up you'll see an entirely new [edwardsfcu.org](http://edwardsfcu.org). We spent a lot of time last year cleaning up and improving our old site, but we knew all along the site needed a more complete facelift. In addition to more intuitive navigation, we've updated the graphics and have coded the site in responsive design. This means no matter how you choose to view online; phone, tablet, laptop or desktop, our new site will scale to your device, which makes your user experience better.

### Home and Mobile Banking

Most of our members visit our website to log in to their accounts via home banking. While we are launching our new website on July 11th, we are not changing home banking ...yet. On October 1st we will be changing our core computer system (see below) and with this change we will have to update our home and mobile banking and our mobile check deposit (Bill Pay will not be changing).

### Up to Nine Times Faster!

By far the largest technology change for the credit union and one that has been 17 years in the making, will be our launch of a new core computing system. Staff and management have been training on the new system since early April and we will continue this training with intensive hands-on courses in August. In fact, we will not stop our training until we go live on Monday, October 1st. Our training goal (besides of course learning the new system) is to make the system conversion as seamless as possible to members. The new system was written with modern, state-of-the-art features that will enable staff to serve members up to nine times faster than our previous system. Many of the new features are behind the scenes and will be transparent to members but they will help the credit union be far more efficient. For instance, with just one click staff will be able to recommend numerous ways members can save money if they have loans at other institutions. And, one new feature we think many members will really enjoy is the option to receive teller transaction receipts via email.

We recognize that October 1st is a busy time for members and with anything new there is always the potential for a few hiccups, so we may need a little extra patience from members during our first week. However, we are already making plans to have extra staff on hand. Some of our credit union friends who already use our new system will be sending staff to help us during our first few days. That's right, in true credit union collaboration, several senior staff members from other credit unions, as well as staff from our new core provider CUProdigy will be on site to assist us. So, if you see lots of folks you might not recognize scurrying around the credit union the first week of October, you'll know they are there to help you, our members.

We are very excited about the many changes coming to our credit union and over the next several months as they roll out, we'd love to hear what you think as well.

Thank you for your continued support of our credit union.



Roy MacKinnon  
President/CEO



Goin' Mobile promotion, front cover: \*APR = Annual Percentage Rate. Rates shown are preferred member rates for FICO's 740 and above. Other rates and terms may apply. All loans are subject to credit approval and income verification. This offer cannot be applied to existing Edwards FCU loans. Loans from other banks or credit unions can qualify for refinancing. Offer expires August 31, 2018. \*\*If you have read this far you might have already figured out that Goin' Mobile is a track on the classic 1971 album "Who's Next" by The Who. Penned by Pete Townsend, his lyrics "I'm an air-conditioned gypsy" certainly speak to being mobile. So we humbly thank Mr. Townsend for inspiring this promotion. (Plus, some of us really, really dig The Who).



# THE NEWNESS OF IT ALL!

## New ATMs Live in July

Nine state-of-the-art NCR ATMs will be installed at our current ATM locations beginning on July 2nd at the Palmdale Stater Bros on 47th Street East. This installation is expected to take most of the day on July 2nd making the machine unavailable for the majority of the day. Our other eight new machines will follow, and installation of those ATMs should go somewhat quicker. Although there could be some inconvenience to you if you visit your favorite machine on install day, we think you'll enjoy using our new machines. These machines were just manufactured this past Spring and have the latest in fraud detection and anti-skimming features, helping to keep you and your accounts safer. Plus, the new touch screens are brighter and easier to use than ever before.

We expect our installation process to begin on July 2nd but like anything that involves manufacturing our schedule is subject to change. One thing we know for sure is we have a busy July and August planned to bring you, our members, the latest and greatest in ATM technology.

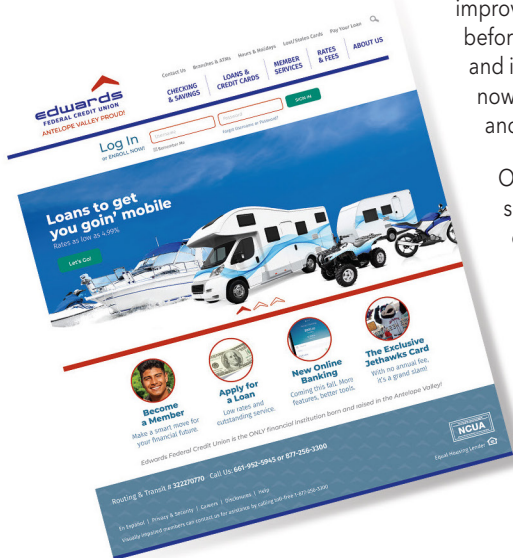


## Liftoff for the New EdwardsFCU.org

On July 11th, we'll proudly launch our completely new and redesigned website. We've improved both primary and secondary navigation and made it far easier than ever before for you to find the information you need quickly. We've cleaned up the content and improved our graphics. We grouped all products together more logically and now, rates for both loans and savings, important phone numbers, branch locations and product information, are all just one click away.

Our home banking log-in window was moved to the top to provide additional space for sharing news about promotions and other great member benefits like our upcoming Shred Day! But perhaps the biggest change is what you don't see - the code. Completely rewritten, the code for our new website is done in responsive design. This means no matter how you choose to view our new site, desktop or laptop, phone or tablet, the site will recognize what device you are using to scale to fit automatically. This makes our new site far more user friendly and easier to use on smart phones and tablets.

With the rise in phony-baloney and trick websites, we wanted to share some pre-launch graphics from our new site. These may have some additional small changes before our go live date, but at least when you see them for the first time you'll know you've really reached your new credit union home page.



## Bankjoy Coming Soon!

Like all the many other really cool and new things happening at Edwards FCU, we're very excited to share that we are upgrading our home and online banking experience too! Although we won't unveil our new Bankjoy platforms until October 1st when we launch our new core system (see CUProdigy - All Systems Live 10.01.18), we want you to be aware now that systems are changing so when October 1st arrives, you will not panic that our app was hacked or spoofed. Like our new website, our new home and mobile banking is written in responsive design code allowing you easier access no matter what device you use. Using our new Bankjoy platform, you'll enjoy all the functionality you have now such as checking balances, transferring funds from one account to another, verifying checks have cleared and much more. New features will include improved alert notifications, log-in via a smart device using a pin or touch print recognition, ability to block your debit card if lost or stolen and more. So, get ready for our all-new online banking experience October 1st ... we think you'll love it!



## CUProdigy All Systems Live 10.1.18

Since last year when our new core processor was chosen, staff and management have been hard at work preparing for what we call Conversion Day. To make our internal training more engaging, we've dubbed all staff "Guardians of the New Core" to embrace that we are all responsible for using the new core to deliver the best member experience possible. Prior to conversion, we will be validating all system data and updating account information. So, if we accidentally ask you twice to confirm your email or other account information, we hope you'll understand. And, don't be surprised to see staff wearing some special Guardian shirts this summer, as we get closer to C-Day, October 1st, 2018.

Generally speaking, our core conversion will be seamless to members. However, members will enjoy new, easier reading month end statements (both paper and electronic) and when visiting a branch, members will have to the option to receive receipts via email. (We are simultaneously launching a new home banking platform and while members will see some esthetic changes, functionality will be the same.)

Because our conversion requires the transfer of hundreds of thousands of files and more than a Terabyte of data, we will have required system downtime that could affect members just prior to October 1st. The most significant impact to members will affect home banking. **At 12:01 AM Friday, September 28th, home banking, Bill Pay and Mobile Check Deposit will not be available for any transactions.** Our telephone teller will also be unavailable during this period. All of these systems are expected to be live the morning of Monday, October 1st. ATM and debit cards will continue to work during this period, however balance information will not be available at ATMs. Both POS transactions and ATM accessibility will be available. We encourage all members to plan accordingly regarding their accounts for the period of September 28th through 30th to avoid any account access inconvenience.

Lastly, during the first week of October, we hope members will be understanding when visiting our branch locations and using our online banking platforms. We will be bringing in additional staff at both branches and for our Call Center to help ensure we handle all member business as quickly and efficiently as possible.



## Looking for a few good **VOLUNTEERS**

As many members know, credit unions are not-for-profit financial cooperatives that exist to serve their members. Like banks, credit unions have board of directors, but unlike banks, credit union board members are not compensated. Like you, they are credit union members and they serve in a volunteer capacity to ensure that credit unions operate in a safe and sound manner while returning value to their members. In addition to a board, credit unions also have a volunteer Supervisory Committee. Edwards FCU is seeking up to four members who would be interested in volunteering for a 3-year term on our Supervisory Committee. Members attend a monthly committee meeting and perform approximately two additional hours each month, of credit union oversight activities. The committee reports to the board of directors and helps to ensure we are operated safely and according to all state and federal regulations. Qualified candidates typically have a business, finance or accounting background but this experience is not required as training is provided. This is a great opportunity to give back to your credit union community, plus your service will look impressive on your resume as well.

Interested members should email (or mail) a cover letter expressing interest and your qualifications and/or resume to:

**Sandra Groover, Chief Administrative Officer**  
**Edwards FCU, Supervisory Committee**  
**10 West Muroc Drive**  
**Edwards, CA 93524**

  
**edwards**  
FEDERAL CREDIT UNION  
44288 10th Street West  
Lancaster, CA 93534

Presorted  
First Class  
U.S. Postage  
PAID  
WC

## SHRED DAY RETURNS!

**SATURDAY, NOVEMBER 3<sup>rd</sup>**

Our next Member Shred Day will return November 3<sup>rd</sup> and will be bigger than ever before! This year we have hired two trucks to help ensure that no member is turned away. Credit union staff will be on hand to assist members beginning at 8:30 AM Saturday morning. Trucks will accept documents and other papers for shredding until 12:30 PM unless the trucks fill up sooner. To help make sure all members get a chance to have sensitive papers properly and securely destroyed, we ask that members limit themselves to five standard size boxes please. Also, only shred papers and other documents that have personal information on them. Phone books, directories, magazines and newspapers should all be placed in regular recycle trash containers and not brought for shredding.

WE LOOK FORWARD TO SEEING SOME  
HAPPY SHREDDERS ON SATURDAY,  
NOVEMBER 3<sup>rd</sup>.



## CONTACT US

- **PHONE** 661.952.5945 CALL-24 ... select 1 ... then #
- **TOLL-FREE** 877.256.3300 CALL-24 ... select 1 ... then #
- **EMAIL** [ememberservice@edwardsfcu.org](mailto:ememberservice@edwardsfcu.org)
- **WEBSITE** [www.edwardsfcu.org](http://www.edwardsfcu.org)

## BRANCHES

- **EDWARDS AFB** 10 South Muroc Drive  
**FAX 661.258.7244 LOBBY HOURS M-F, 9 am-5 pm**
- **LANCASTER** 44288 10<sup>th</sup> Street West  
**FAX 661.942.3573 LOBBY HOURS M-F, 9 am-6 pm**  
**DRIVE UP M-F, 8:30 am-6 pm**

**HOLIDAYS** The credit union will be closed on the following holidays:

• **INDEPENDENCE DAY**  
Wednesday, July 4<sup>th</sup>

• **LABOR DAY**  
Monday, September 3<sup>rd</sup>