

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%^{0/APR*}**. 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 APRs¹ starting as low as 4.75%, low monthly payments, NO points or closing costs and the possibility of tax deductible interest² 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.

¹APR = 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.

²Consult 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. 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).



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 3rd

Our next Member Shred Day will return November 3rd 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 3rd.



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
- **WEBSITE** www.edwardsfcu.org

BRANCHES

- **EDWARDS AFB** 10 South Muroc Drive
FAX 661.258.7244 LOBBY HOURS M-F, 9 am-5 pm
- **LANCASTER** 44288 10th 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 4th
- **LABOR DAY**
Monday, September 3rd