



# information

autumn 2018

**edwards**  
FEDERAL CREDIT UNION

Q U A R T E R L Y



BRING US YOUR AUTO  
LOAN AND WE'LL  
**INTRODUCE  
YOU TO BEN**



**NEW, USED**  
*or* **REFINANCE**

*your auto  
loan with  
us and  
you'll get*

**LOWER**  
**INTEREST RATES  
AND PAYMENTS**

**PLUS  
GET**  
↓

**\$100 CASH  
BACK**

\*\$100.00 cash back applies to all qualified auto loans funded between September 1st and November 19th 2018. If loan is closed or paid off within 24 months of opening, the \$100.00 cash-back will be forfeited and added to the payoff amount. Offer applies to auto loan pre-approvals or refinancing a non-Edwards FCU auto loan only; \$10,000 minimum loan amount required for cash back. Indirect loans are not eligible for cash back. Loans with other lenders that have rates below 2.29% APR are not eligible for this offer. Rates, terms, and conditions vary based on qualifications, credit worthiness and collateral conditions. Membership with Edwards FCU required. Other restrictions may apply.

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

# PRESIDENT'S MESSAGE



## A SUMMER LIKE NO OTHER

As summers go, 2018's will be one that credit union staff will not soon forget. You see, by the time you read this we will be just a few days away from the biggest operational change the credit union has seen in more than 17 years. On October 1st, we go live with our new core computer system and we are including in this issue, a FAQs (Frequently Asked Questions) and additional news to help make the conversion as smooth and seamless as possible for our members.

But our core conversion is certainly not the only thing that has kept us busy the past few months. In July, we launched our all-new web site. The biggest change besides appearance is that our new site is now coded in responsive design, meaning regardless of the device used to view, the site scales accordingly. We will continue to add content and make changes to our site because unlike a traditional brochure, web sites should never be static.

By early August we had finished the installation of nine all new ATMs. In addition to having brighter, clearer screens, these new machines are super fast and have the latest in anti-skimming features and protection. Unlike our old ATMs, our new machines will soon also give you the option of different bill denominations. Need some \$5s or \$10 bills in addition to \$20s? Soon it will be no problem.

And we have continued to deliver great promotions that have helped many members save money. This past summer members took advantage of our **Goin' Mobile** promotion that offered great rates for RVs, Boats and Motorcycles. And, as I'm sure you've seen on the cover, we are at it again with our **Get to Know Ben** campaign. Any member who funds an auto loan (or refinances an existing loan from another lender) of \$10,000 or greater between now and November 19th 2018, will be introduced to Ben, or I should just say, we'll give you \$100!

Lastly, our member savers get a **No Trick, Special Treat** in October. Until October 31st, members can lock up some exceptional limited time certificate rates. Our biggest treat (like getting a large candy bar at Halloween) is a 2-year 2.5% APY certificate. This is a market leading rate to be sure, but if that term doesn't suit your sweet tooth, pick terms of 1, 3, 4 or 5 years and we'll add an extra 1% to our already competitive rates. Happy Halloween as well as all the other soon to be here holidays.

Thank you for your continued support  
of our credit union.

Roy MacKinnon  
President/CEO





# ALL SYSTEMS LIVE 10.1.18

## What You Need To Know

If you visited either branch location in August or September on a Friday, chances are you saw staff in bright green shirts with *All Systems Live 10.1.18* emblazoned on the back. We wore these shirts to create a conversation about what our core conversion means to both staff and our members. But in case you haven't heard about our upcoming conversion, the following should get you up to speed.

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 the option to receive receipts via email. 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.

**Beginning Friday, September 28th at 12:01 AM, Home and Mobile banking, Bill Pay and Mobile Check Deposit will not be available for any transactions. Our Call-24 Telephone Teller will also be unavailable during this period. We expect all of these systems to be live on the morning of Monday, October 1st.**

ATM and debit cards will continue to work during this period, however some transactional functionality may be limited. Both POS transactions and ATM accessibility will be available.

**We encourage all members to plan accordingly regarding their accounts for the period September 28th through 30th to avoid any account access inconvenience.**

We will have additional staff at both branches and in our Call Center to help ensure we handle all member business as quickly and efficiently as possible during conversion week. The following Frequently Asked Questions, FAQs, will provide additional information.

## SYSTEM CONVERSION FAQs

### What is a System Upgrade/Core Conversion?

The core processing system is the computer database that Edwards FCU uses to conduct transactions and maintain member information as well as host all other operational and accounting functions. A core system upgrade entails changing to a new processing system to offer better service and to support current and future electronic banking products and services.

### Is my personal data safe during the system upgrade?

Yes, your personal data is safe and secure.

### Are my funds safe and secure?

Yes, your funds remain safe and secure. Accounts are fully insured by the National Credit Union Association (NCUA) up to \$250,000.

### What will change and how do I benefit?

From a member's immediate perspective, little will change on day one with the exception of our home and mobile banking platform and mobile check deposit (see All New Home & Mobile Banking Arrives). Your statements will look a little different and you can now opt for email receipts when visiting a branch but otherwise, the system changes will be transparent to members. Staff will be able to help members quicker and in the future we will be able to offer new and/or improved products like business checking accounts, business loans, certificates with rate bump features and much more.

### What is NOT CHANGING after the system upgrade?

- Your Account Number
- Our Routing and Transit Number
- Checks
- Edwards FCU VISA Cards and PIN Numbers
- Edwards FCU Debit cards and PIN Numbers
- Pre-authorized Payments
- Direct Deposits

### Will I need new deposit slips?

No, you will not need new deposit slips.

### Will I still be able to use my checks?

Yes, you will be able to use your checks after the system upgrade.

### Will I notice any changes on my statements?

Yes, the look of your statements will be updated, but your account information will remain the same.

### Will I be able to view my previous statements in online banking after the system upgrade?

Your previous statements will be available but we recommend you download your previous two months as back up. Previous account history will not be available in the new online banking platform.

### To download your Statements:

1. Log into Online Banking
2. Select the Additional Services drop down menu and then eStatements
3. Select the statements you want to save and/or print

### What will happen to my direct deposit or ACH debits on Conversion weekend?

Direct Deposits and ACH debits that would normally post on Friday will do so as usual, however direct deposits and ACH debits received after 12:01 AM on Saturday, September 29th will not post until Monday, October 1st.

### Will my Automatic Payments continue to work?

Yes, all Automatic Payments and Direct Deposits will continue to post as usual after the system upgrade.

### Will my debit card continue to work during the system upgrade?

Your debit card will work but some transactions might be limited, and balance inquiries will not be available during conversion weekend.

### Will I receive a new credit or debit card?

No. You will not need a new credit or debit card as all information will remain the same.

### Will my Edwards FCU VISA Card work?

Yes, your Edwards FCU VISA Card and JetHawks Card will work as usual during the system upgrade.

### What was wrong with the credit union's old core system?

Simply put, it was old. The original code was written in the late 1980's and although it was updated countless times, the code architecture was pre-internet, pre-smart phone and even pre-mobile; in short the system became slow and difficult to use. In today's computing world anything past 10 years old is typically considered ancient so this change is long overdue. Imagine still using an original 2007 iPhone today. Multiply that by 10 and you can start to imagine just how much impact this change will have for credit union operations.



# new CALL-24 BANK BY PHONE SYSTEM

As part of our system conversion, we were required to change Call-24 system, our touch-tone prompt response telephone teller. If you use this system regularly you will want to clip and save the following information as menu prompts have changed. Additionally, because this is a new system, **all users of the old system must enroll with the new system.** The following information explains this easy process.

## How to Enroll in Our New Call-24 beginning October 1, 2018:

- 1 Dial the local or 877 number:**  
**Local**  
661.952.5945  
**Toll-Free** (Outside this Local Area)  
877.256.3300
- 2 Press 1#**, you will be prompted to **Press 1 again** for Call-24.
- 3 Enter your account number when prompted.**  
(Which can be found on the upper right-hand corner of your statement.)
- 4 The system will tell you that your account is not enrolled.** Follow the prompts to enroll.
- 5 You will be asked to confirm the following:**
  - **Last 4 digits of SSN** for Primary Account Owner
  - **Date of birth** for Primary Account Owner
  - **Zip code** for Primary Account Owner
- 6 Once these have been confirmed, you will be asked to update your password.**

## Main Menu

- 1** - Deposit Account Balance
- 2** - Loan Account Balance
- 3** - Transfer Funds
- 4** - Make a Loan Payment
- 5** - Rate Inquiry
- 6** - Credit Union Hours
- 7** - Change Password
- 8** - End This Call
- 9** - Repeat This Menu

### Savings Deposit Account

- 1** - Last 5 transactions
- 2** - Last 5 withdrawals
- 3** - Last 5 deposits
- 5** - Last 5 direct deposits
- 6** - Select a different account
- 8** - End this call
- 9** - Repeat balance
- \*** - Return to main menu

### Share Transactions History

- 1** - Next 5 transactions
- 2** - Last 5 transactions
- 3** - Repeat current 5 transactions
- 5** - Select a different account
- 6** - Select a different account
- 7** - Return to previous menu
- 8** - End this call
- 9** - Repeat this menu
- \*** - Return to main menu

### Checking Deposit Account

- 1** - Last 5 transactions
- 2** - Last 5 withdrawals
- 3** - Last 5 deposits
- 4** - Last 5 checks
- 5** - Last 5 direct deposits
- 6** - Select a different account
- 7** - Search for a check
- 8** - End this call
- 9** - Repeat balance
- \*** - Return to main menu

### Checking Transactions History

- 1** - Next 5 transactions
- 2** - Last 5 transactions
- 3** - Repeat current 5 transactions
- 6** - Select a different account
- 7** - Return to previous menu
- 8** - End this call
- 9** - Repeat this menu
- \*** - Return to main menu

### Loan Balance Inquiry

- 1** - Last 5 transactions
- 2** - Last 5 payments
- 3** - Last 5 charges
- 6** - Select a different loan
- 8** - End this call
- 9** - Repeat payoff balance
- \*** - Return to main menu

### Loan Transactions History

- 1** - Next 5 transactions
- 2** - Previous 5 transactions
- 3** - Repeat current 5 transactions
- 6** - Select a different account
- 7** - Return to previous menu
- 8** - End this call
- 9** - Repeat this menu
- \*** - Return to main menu

If you need assistance, please contact Edwards FCU support at: **877.256.3300**



# All New Home & Mobile Banking Arrives 10.1.18

Our all-new home and mobile banking launches on October 1st. Our new home/mobile banking was written in responsive design code allowing you easier access no matter what device you use. New features will include log-in via a smart device using a pin, touch print or face recognition, ability to block your debit card if lost or stolen and more in the near future.

## New Username and Password Required

Although we made every effort for this transition to be seamless (that's why our bill payment did not change and all of your payee information has been retained) you must re-enroll with a Username and Password once we complete our system conversion on Monday October 1st.

To enroll, click on the Enroll Now link on our home page ([edwardsfcu.org](http://edwardsfcu.org)) and follow the instructions. You can use your same Username and Password if you'd like, however if you have been using the same password for more than a year, you should consider using a new one. For a complete list of Frequently Asked Questions (FAQs) visit [www.edwardsFCU.org/faq](http://www.edwardsFCU.org/faq).



## Introducing Nine New ATMs, Plus 30,000 More!

Our nine state-of-the-art NCR ATMs were successfully installed this past summer.

If you haven't used one yet we think you'll love them and remember all can accept deposits 24/7\*. You'll find our new ATMs at these locations:

**Stater Bros.**  
37218 47th Street East  
Palmdale

**Stater Bros.**  
1850 E. Avenue J  
Lancaster

**Lancaster Branch**  
44288 10th Street West  
(2 ATMs)

**Stater Bros.**  
2845 W. Avenue L  
Lancaster

**Edwards AFB Branch**  
10 S. Muroc Drive

**Faststrip Gas Station**  
2968 Sierra Hwy  
Rosamond

**Edwards AFB**  
Drive-up Kiosk  
(Commissary parking lot)

**Edwards AFB**  
Club Muroc  
(Withdrawals only)

Edwards members also have access to 30,000 additional surcharge free ATMs nationwide through the CO-OP Network. You can make withdrawals and even deposits to your Edwards account at many locations. For a complete list of CO-OP ATMs near you, visit our web site [edwardsfcu.org](http://edwardsfcu.org) and click on the link at the very top for Branches and ATMs.

# BIGGER THAN EVER ... SHRED DAY RETURNS NOVEMBER 3rd WITH TWO TRUCKS

With what we hope will be cooler temperatures than this past summer our next member shred day returns November 3rd. 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 9 AM Saturday morning. Trucks will accept documents and other papers for shredding event until 12 Noon unless both trucks fill up sooner (we sure hope not!). **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 boxes.** Also, only shred papers/documents that have personal information on them. Phones books, directories, newspapers, letters, etc. should be placed in regular recycle trash containers.

WE LOOK FORWARD TO SEEING SOME HAPPY  
SHREDDERS ON SATURDAY, NOVEMBER 3rd AT OUR  
LANCASTER BRANCH 44288 10th STREET WEST



44288 10th Street West  
Lancaster, CA 93534

Presorted  
First Class  
U.S. Postage  
PAID  
WC

## October Certificate Special

This is No Trick!  
Just a  
**Sweet  
Treat!**

During the month of October members can lock up an extra special certificate rate of 2.5% APY for two years. This is a market-leading rate and we will only offer until the end of October. If two years is too long or short for you, consider these other special treats: Open a 1, 3, 4 or 5 year term and we will treat you to a 1% rate bump to our already competitive rates for those terms. All of these certificates can be opened with a \$1,000 minimum opening balance and of course, they are insured up to at least \$250,000 by the NCUA. But you've got to hurry because these special treats will be gone faster than a black cat on Halloween!

**2.5%  
APY\***  
**2 Years**

\*APY = Annual Percentage Yield. Early withdrawal subject to penalty.

## 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 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:

- |                                       |   |   |   |   |
|---------------------------------------|---|---|---|---|
| • COLUMBUS DAY<br>Monday, October 8th | • VETERAN'S DAY<br>Sunday, November 11th* | • THANKSGIVING DAY<br>Thursday, November 22nd | • CHRISTMAS DAY<br>Tuesday, December 25th** | • NEW YEARS DAY<br>Tuesday, January 1st, 2019** |
|---------------------------------------|---|---|---|---|

\*Because November 11th is a Sunday, Veteran's Day is Observed Monday, November 12th. \*\*Both Edwards branch locations will close at 2 PM on Christmas Eve and New Year's Eve.