

# information

spring 2019

edwards  
FEDERAL CREDIT UNION

Q U A R T E R L Y

AS  
LOW  
AS

# 2.99

APR\*

36 MONTHS

**It's easy** to get approved for a vehicle loan just about anywhere these days, but getting a great rate with no hassle or surprise fees is a different story. Unlike many banks, we never charge an application fee just for applying for a loan and when you get pre-approved with your credit union, you'll enjoy your power of negotiation when you're buying because your loan will already be secured. Plus, when you fund your loan with us you'll get **up to \$500 CASH BACK!**\*

**UP TO \$500**  
**BONUS CASH BACK**

We finance new and used auto loans every day, but **if you already have a loan from another lender, did you know we can refinance that loan and save you money too?** It's true! Plus, refinanced loans qualify for our cash back offer as well! Call or stop by today and we'll show how easy it is to save money with your credit union.

\*APR = Annual Percentage Rate. 2.99% APR for 36-month term is our best rate for highly qualified borrowers and not all members will qualify. Other preferred rates as low as 3.24% APR for 48 months and 3.49% APR for 60 months are also available for qualified borrowers. Additional rates, terms, and conditions will vary based on qualifications, credit worthiness and collateral conditions. Cash back will equal 1% of loan amount up to \$500.00 maximum (excluding any GAP or Extended Warranty insurance). Cash back offer valid between April 1, 2019 and June 30, 2019. If loan is closed or paid off within 24 months of funding, the cash-back amount 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. Membership with Edwards FCU required. Other restrictions may apply.

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

# PRESIDENT'S MESSAGE

## HIKING THE HILL

In early March, I had the privilege to travel to Washington, D.C. to attend the Credit Union National Association's Governmental Affairs Conference. Over three days we heard from a variety of speakers and politicians from both sides of the aisle. This year both former Secretary of State John Kerry and Vice President Pence spoke to a gathering of more than 5,000 credit union professionals and volunteers.

On the last day of the conference attendees "hiked the hill" to visit their local representatives. I was part of groups that visited newly elected representative Katie Hill as well as veteran law maker Julia Brownley. Credit unions as a group, delivered a unified message to all members of Congress: support legislation that protects our tax-exempt status, pass comprehensive data security legislation and reform regulations to be less burdensome to credit unions.

Back at home in the Antelope Valley, your credit union continues to deliver true value and benefits to all members. During the government shut down earlier in the year, many members sought emergency assistance from their credit union. As always, we stepped up for our members. Many took advantage of our fee waiver to skip a loan payment. Additionally, we lent nearly \$300,000 at a low 2% rate (just to cover our expense) so that members could pay bills and take care of their households.

As Spring arrives, we share news in this issue about improvements and upgrades to our home banking app, our next Member Shred Day in May, and our fantastic new 2.19% APY certificate special. On the cover, it's hard to miss our latest Cash Back auto loan offer and we are excited once again to host our annual Member Appreciation Night with the JetHawks at the Hangar.

Looking to the future, I'm pleased to share we will begin construction on a new branch office location in Palmdale, just a few minutes down 10th Street West from our current Lancaster location. We hope to break ground in early summer and plan to open our new location by mid-2020. We'll share more details on this exciting project in the next issue.

Lastly, please give our newsletter a good read. We have a lot to offer members, but even if our current offers don't fit your need, be sure to share this issue with friends and family. If they live, work, worship or attend school in the AV, they too are eligible to join and enjoy all that your credit union has to offer.

We are Antelope Valley Proud!



Roy MacKinnon  
President/CEO



# Edwards Online Banking Goes 2.0!



When we launched our new home/mobile banking last October, we heard from many members about features they loved that were missing in our new version. So, we bought a truck load of Coca Cola (not really) and told the coders to do what they do best: write some new CODE.

Our new version may not have everything members have asked for, but there are many new improvements and enhancements between our online and mobile banking experience. (You can download the latest Edwards mobile banking app from the Apple App Store or Android/Google Play.)



## Included in the latest release are some minor aesthetic edits and well as four new services:

- On the loan payment details page, members now have full access to see the loan payment breakdown into both principal and interest. This helps you stay aware of exactly what you are paying every month and how, over time, you pay less and less in interest as your balance decreases.
- Mobile and email alerts are now fully functional and available to members and you can set up multiple alerts to fit your financial needs. Just click on the "More" tab and choose alerts on your online banking homepage to get started.
- Transaction history is an important part of monitoring and staying aware of your finances. By regularly reviewing your transactions, you can work with Edwards to catch suspicious activity early and protect your accounts. To help with navigation and prevent unnecessary scrolling, search your transaction history by date range.
- You can now download your transaction history into Excel. Choose all history, or just a small section using the newly added date range search feature.

**We plan to keep upgrading and improving our home and mobile banking platform, so if you have a suggestion on how we might make it better, just let us know.**

We've told you how to Spring clean for a great rate on a special CD and here's a way to get rid of paper clutter this Spring. Our very popular Member Shred Day returns to our Lancaster Branch, **Saturday, May 11th, 8:30 am to 12:30 pm**. 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 both trucks fill up sooner (we sure hope not!).

To help ensure all members get a chance to have sensitive papers properly and securely destroyed, **we ask that members limit themselves to five boxes that are easily liftable**. Also, only shred papers/documents that have personal information on them: bank statements and other financial papers no longer needed, old bills and anything else with your name/address/phone, etc.

Non-sensitive papers including phone books, directories, newspapers, letters, etc. should be placed in regular recycle trash containers and not brought to the Shred event

**We Look Forward to Seeing *Happy Shredders*  
Saturday, May 11th, at our Lancaster Branch.**

# Shred Day

**Saturday, May 11th**







# Projects Made Easy with an EFCU HELOC

Have you put off a few repairs around your home? Paint peeling, dead landscaping, roof problems? We get it; life happens. But with rates still low, now is the perfect time to make a great first impression with a Home Equity Line of Credit (HELOC) from your credit union. Using your home's equity, you can borrow funds to tackle any project, large or small.

With current rates as low as **4.75% APR\*** and 20 years to repay, you may be surprised how much you can borrow for such a small monthly payment.

Even if you have done a good job of maintenance, most homeowners have a dream project or two that a HELOC can make a reality. A new kitchen, backyard make over or even some new furniture. A HELOC from Edwards Federal Credit Union can make it happen.

**Call us today for more information.**

\* APR = Annual Percentage Rate. All loan rates and terms are subject to credit worthiness and approval. Maximum CLTV of 90% is based on rate. Rates and Terms may change at any time. Edwards Federal Credit Union is an Equal Opportunity Lender. Membership with Edwards FCU required. Other restrictions may apply.



Edwards Federal Credit Union is a cooperative financial institution guided by its Board of Directors, Supervisory Committee and management staff. The Board and Supervisory Committee members volunteer their time and accept no compensation for their service to the credit union.

Edwards FCU is regulated by the National Credit Union Administration (NCUA). Together these entities ensure that Edwards FCU is securely and soundly operated with a focus on our mission to serve our members based upon our rich military heritage of honesty, integrity and excellence.

The Supervisory Committee assists the Board of Directors in fulfilling its responsibilities by ensuring that the Board of Directors and credit union management meet required financial reporting objectives and that policies, practices and procedures are established and sufficient to safeguard members' assets. Any member may email the Supervisory Committee directly at [supervisorycommittee@edwardsfcu.org](mailto:supervisorycommittee@edwardsfcu.org) and share questions and comments, concerns or even complaints should they feel a situation has not been adequately addressed by credit union staff (please do not include private account details in unsecured e-mail messages). You may also send confidential mail to: Supervisory Committee, Edwards Federal Credit Union P.O. Box 98, Edwards, CA 93523

**No Stockholders or  
Paid Board Members  
Volunteer Governance  
is Our Credit Union  
Differentiator**



# MEMBER APPRECIATION NIGHT

## AT THE HANGAR!

**Thursday, May 16th**  
**Gates open at 5:30pm**  
**First Pitch at 6:35pm**



The boys of summer are back and it's time once again to celebrate the return of JetHawks baseball as they take the field against the visiting Quakes from Rancho Cucamonga at our annual Member Appreciation Night. All members get free seats on this special night, May 16th. This year, the JetHawks will field some fresh talent under the direction of new Manager Scott Little who will settle for nothing less than a championship by season's end.

All Edwards Federal Credit Union members are encouraged to mark their calendars for May 16th and join a few thousand of their closest friends and neighbors for a game of JetHawks baseball. Members can pick up ticket vouchers at both our Lancaster and Edwards AFB branches, and they can be redeemed at the stadium box office for free game tickets. For the best seats, redeem your vouchers early as there will likely be a long line on game night.

In addition to a great game, good food and drink, there is a great kid's zone where kids can be well, kids. Arrive early to enjoy all the fun.



## SPRING *Cha Ching* CLEAN UP

It's time to make your money work harder for you with our very special limited time term savings certificate offer. **From now until April 30th, members can lock up a 14-month certificate at 2.19% APY for 14 months!** This certificate is available for both existing credit union deposits as well as new funds brought to the credit union from other institutions.

Don't miss this great chance to lock in an extraordinary rate that may not be offered again this year. Many experts believe that we are likely not going to have additional rate increases in 2019 by the Federal Reserve as first thought – meaning rates will likely be flat for the remainder of the year. So, don't delay, open your special certificate today.

**Remember, this offer expires in 30 days so be sure to act quickly to take advantage of this Spring Cha Ching Certificate.**

# 2.19% APY\*

**FOR 14 MONTHS**



\*APY = Annual Percentage Yield and reflects the dividend earned when money is left on deposit for one year. 1,000 minimum deposit required for all certificates. All savings insured up to at least \$250,000 by the NCUA, an agency of the federal government.



# KaBoom Wants You



## to put a Hawk in Your Pocket!

As the official credit union of the Lancaster JetHawks, we are the only place in the universe where true fans can get a JetHawks credit card. With rates starting as low as 8.99% APR\* and NO annual fee, our card is a true money saver.

For 2019, we are proud to announce new community discounts when you use your JetHawks VISA® card at merchants in the Antelope Valley. Members receive discounts at the following merchants when they pay with their official JetHawks VISA card. More merchants will be added soon for even more community savings! (See [edwardsfcu.org](http://edwardsfcu.org) for updates).

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

Presorted  
Standard  
U.S. Postage  
PAID  
WC



**JetHawks VISA**  
discounts available at  
**JetHawks Team Store**  
15% discount on all merchandise



10% off at both Palmdale &  
Lancaster (opening soon) locations



10% off at either  
Lancaster location

Remember you can only get these discounts using the official JetHawks Visa card from Edwards Federal Credit Union.  
Apply on line at [edwardsfcu.org](http://edwardsfcu.org) or visit any branch today.

\*APR = Annual Percentage Rate. 8.99% APR is the preferred rate and not all members will qualify for this rate. Other rates and terms are available. All credit decisions based on credit worthiness. Call or stop by the credit union for more information.

## 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:

- MEMORIAL DAY - Monday, May 27th
- INDEPENDENCE DAY - Thursday, July 4th
- LABOR DAY - Monday, September 2nd

