



# information

spring 2021

**edwards**  
FEDERAL CREDIT UNION

Q U A R T E R L Y



Finance any new  
or used auto until  
June 30, 2021

Loan of \$10,000  
or more will receive  
\$150 Cash Back

Good for refinancing  
auto loans  
from another lender\*

As low as  
**2.49%<sup>APR\*</sup>**  
for 60 months

You may qualify for longer  
terms to repay and still get  
the Cash Back



**EdwardsFCU.org**

**661.952.5945**

ANTELOPE VALLEY PROUD!

\*APR = Annual Percentage Rate. 2.49% APR for 60 months is our preferred member rate for new or used consumer automobiles. Not all members will qualify for these rates and terms. Other rates and terms may apply based on qualifications, creditworthiness, and collateral conditions. Other restrictions may apply. See how much you can save on your next purchase or by refinancing an existing auto loan from another lender. Unlike other financial institutions, there is no fee to apply and no refinance fee. Auto loans must be a minimum of \$10,000 to qualify for the \$150 Cash Back offer. Cash Back will be provided at the time of loan funding. Offer not valid for indirect loans.

# PRESIDENT'S MESSAGE

## 16 MONTHS LATER ...

It seems like a lifetime ago that we broke ground in Palmdale for our new branch and Administration building, but it finally all came together. We officially opened our doors for business in Palmdale on Wednesday March 17th. (Being as it was St. Patrick's Day, I'm a wee bit inclined to say the luck o' the Irish was on our side.)

The reviews have been heartwarming to say the least. Members have shared how much they like the open bright lobby, our revived Saturday hours (now 9 AM to 5 PM on Saturdays) and our five ATMs — two walk-up, two drive thru and one inside our lobby. But it's the *Celebrating Our Antelope Valley* mural that really has members raving, errr... should I say reading. All in all, our new location provides the credit union with more space to serve members and we are now right in the heart of the Palmdale retail district.

We nearly doubled our safe deposit box capacity so if you have been considering a safe place for valuables, Wills and other important papers, be sure to talk to us. Our new community room, called the Muroc Room in tribute to the Edwards AFB will be used for staff training, seminars and other activities by local organizations. In fact, our first event in May will feature the 7th Annual Lancaster High School Holocaust Art Exhibition and Contest. Artists of winning entries will receive scholarships from the contest.

We are kicking off our Palmdale opening with a celebration of the auto loan variety. Between now and June 30th, every auto loan funded of \$10,000 or greater will receive \$150 cash back as our way of saying thank you for your membership. Have an auto loan with another lender? Why not refinance it with us and get the cool \$150? There's never a loan application so if we can save you money, why wouldn't you take the cash?

## CAN YOU HELP US SPREAD THE WORD?

Many members know that since around 2000 we have been a community charter credit union. This means ANYONE who lives, works, worships or attends school in the AV can take advantage of all we have to offer members. Problem is, there are about 300,000 people in the Valley who think we are just for the Air Force Base.

So, I'd like to ask a favor. Tell your friends, family, acquaintances or anyone else for that matter about Edwards Federal Credit Union and that they too can join our family. Then tell them they can make a quick \$150 if they refinance their auto loan by June 30th. That should get their attention.

Thank you for your continued support as we grow and change for our future.



Roy MacKinnon  
President/CEO





JUNE 24<sup>TH</sup>, 2021

# 59<sup>TH</sup> ANNUAL VIRTUAL MEETING

THE CREDIT UNION'S MEMBERSHIP MEETING WILL BE HELD VIRTUALLY

WHEN: THURSDAY, JUNE 24<sup>TH</sup>, 2021

TIME: 5 PM VIA: ZOOM

Out of an abundance of caution for staff and members due to COVID, the credit union will again hold its annual membership meeting virtually. We hope to return to in person meetings in 2022.

During the meeting the board and President/CEO will discuss the credit union's accomplishments and performance during 2020.



All members who register with a current email address will be sent call in information for using the **ZOOM** meeting app. If you have not previously used **ZOOM** you will need to download the app from either the Apple App Store® or Google Play® depending on your device's operating system.



MEMBERS CAN REGISTER FOR OUR ANNUAL MEETING HERE: [https://zoom.us/webinar/register/WN\\_Mo-lrjhdSL5310SrcI0tJA](https://zoom.us/webinar/register/WN_Mo-lrjhdSL5310SrcI0tJA)

## Once registered you will receive an invite for the actual meeting.

The credit union's 2020 Annual Report will be distributed electronically to all members prior to the meeting. To help efficiently facilitate our virtual membership meeting, we are requesting that members send any questions for the board or management to [ememberservice@edwardsfcu.org](mailto:ememberservice@edwardsfcu.org) no later than June 14th, 2021. If you have any old business to raise, please also include in your email. Due to the nature of this online meeting, questions from the floor cannot be taken and members dialing in will be muted so that all reports can be clearly heard. Members who register by June 14th will be entered into our raffle prize drawings.

The Nominating Committee has nominated Ardith Richardson and Ronald Guyadeen as incumbents for re-election.



ARDITH RICHARDSON

Ardith Richardson has been a member of the Edwards Federal Credit Union Board of Directors for the past 19 years. She has also served on the Loan Review Committee and the Supervisory Committee for a combination of over 27 years of volunteer service with the Credit Union. She has been a continuous member of Edwards Federal Credit Union for 52 years. Ardith retired as an Air Force Civilian employee after 30 years of service in 2003. She is also active in several volunteer organizations in our community.

"I am proud to be a member of the Edwards Federal Credit Union team. As a member of your Board of Directors, I welcome comments and suggestions from fellow members and will work toward a common goal to make Edwards Federal Credit Union the best it can be. I hope to have the opportunity to continue representing members' interest on the Board of Directors for Edwards Federal Credit Union. Thank you for your support"

Any additional nominations for open positions must be made by petition. The Nominating Committee will review all candidates. Individuals must be at least 18 years of age and members in good standing of Edwards Federal Credit Union to be eligible to sign a petition.

Each nomination by petition must include at least 125-member signatures.

## PETITIONS MUST BE SUBMITTED NO LATER THAN MAY 31<sup>ST</sup> TO:

Edwards Federal Credit Union, Attn. Nominating Committee,  
39963 10th Street West, Palmdale, CA 93551

The election will not be conducted by ballot and there will be no nominations from the floor when the nominees equal the number of positions to be filled. Only one vote per member is permitted.



RONALD GUYADEEN

Ronald Guyadeen has been a member of the Edwards Federal Credit Union (EFCU) for more than 40 years. Currently Chairman, Board of Directors, he has also served as the Board Secretary and Chair of the Supervisory Committee. After a career of more than 36 years of federal service, most of which he served at Edwards Air Force Base, Ron retired.

"I am proud to announce my candidacy for reelection to the Board of Directors. I look forward to ensuring the services of the Credit Union are available to not only the Edwards Air Force Base workforce, but to everyone in the Antelope Valley. Serving as a volunteer of EFCU has been an honor and a true challenge over the past year because of the pandemic. I feel a strong sense of responsibility to our membership to ensure they receive the highest quality of service while maintaining the safety and security expected. I look forward to the opportunity to continue to represent our members and would appreciate your support of my candidacy."

# SAFE DEPOSIT BOXES

## NOW AVAILABLE

Our new location in Palmdale not only increased the size of our branch but also the number of safe deposit boxes available to members.

### OUR BOXES ARE AVAILABLE IN A VARIETY OF SIZES INCLUDING:

<b>3 x 5</b> <b>\$50</b> annually	<b>5 x 5</b> <b>\$60</b> annually	<b>3 x 10</b> <b>\$70</b> annually
<b>5 x 10</b> <b>\$90</b> annually	<b>10 x 10</b> <b>\$120</b> annually	<b>10 x 16</b> <b>\$150</b> annually

Safe Deposit Boxes are ideal for storing important legal papers such as Trusts, Wills, medical records, property deeds and auto registrations. Jewelry, Savings Bonds and family heirlooms can also be safely stored depending on the size of the box selected. One possible use could be to store a digital recording of your home and interior contents. Many insurance companies recommend making such a recording and storing the copy outside of your home so that in the event of a tragic loss, you will have a recorded inventory of your possessions. For more information about our Safe Deposit Box services, give us a call or to open a safe deposit box simply drop in to our Palmdale location during normal business hours.

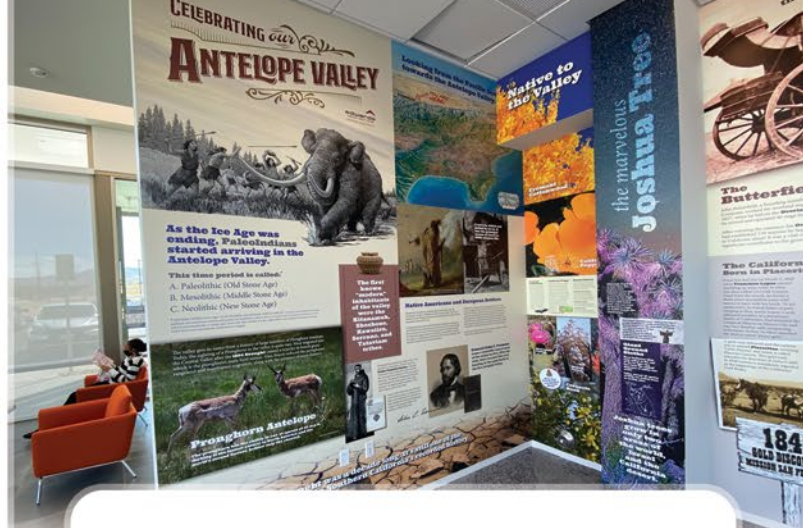
## Look What's FREE with Our Checking Account

We get it, most checking accounts do exactly the same thing: provide easy access to your money when you need it. But have you considered lately what your checking account could be costing you? Recent surveys show that banks on average are now charging \$9.60 per month. That's more than \$115 a year.

Compare your current account with an Edwards FCU account and you may just find it is worth it to switch your checking to us. Not to mention we have what many consider the most beautiful Debit card in the Antelope Valley (but then again, we are a little biased.)

- **\$0 Monthly Service Fee\***
- **FREE Home and Mobile Banking**
- **FREE Mobile Deposit**
- **FREE online bill payment**
- **FREE ATM Access at over 30,000 CO OP ATMs\*\***

\*\$6 monthly service fee is waived when any one of the following relationships is met: member is under 18 or over 65; Is an active member of any military branch; have any loan with us with a balance; complete 25 or more electronic transactions per month by using ATMs Point of Sale, Online bill payment and ACH directly to your account such as direct deposit. \*\*15 Free EFCU ATM transactions per month, thereafter \$2.00 each. 6 Free non EFCU transactions per month, thereafter \$2.00 each. That's 21 free per month, why would you need more?

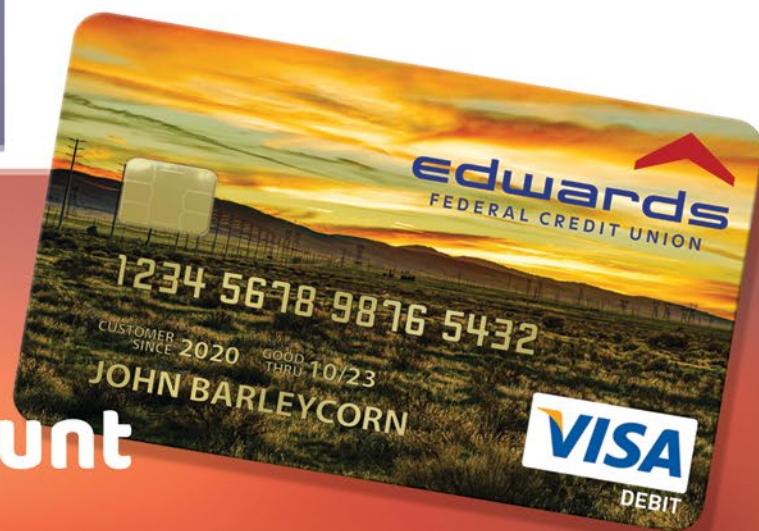


## Pop In To Our PopUp

### CELEBRATION MUSEUM

If you haven't been into our new Palmdale branch yet, here's one more reason to visit us soon — our unique *Celebrating Our Antelope Valley* Museum Mural is unlike any other in the entire AV.

Ever wondered how Rosamond got its name? Or where gold was first discovered in California? (Hint: It wasn't at Sutter's Mill). What's the Story behind Muroc and those dagnabit Corum brothers? And then there's the Edwards Air Force Base and its stories plus all sorts of famous celebrity type people who were born or lived here. Seriously, this is one display you have to see to appreciate. And when you stop in, be sure to bring a friend because we think they will want to see it too!





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EDWARDS FCU AND VISA® ARE PROUD TO BRING YOU THE EXTRA FEATURE  
WHICH ENSURES THAT YOUR PERSONAL INFORMATION IS PROTECTED,  
AND YOUR SHOPPING EXPERIENCE IS PLEASANT.

- 1** SHOP AT PARTICIPATING ONLINE STORES. MAKE PURCHASES AS USUAL BY ENTERING YOUR VISA® NUMBER AND SUBMITTING YOUR ORDER.
- 2** A WINDOW WILL APPEAR ASKING FOR YOUR VERIFIED BY VISA® PASSWORD SO YOUR IDENTITY CAN QUICKLY BE CONFIRMED.
- 3** NOW YOU'RE DONE. YOU WILL SIMPLY RETURN AGAIN TO THE ONLINE STORE.

**SIGN UP AT [www.usa.visa.com](http://www.usa.visa.com)**

CHOOSE YOUR PERSONAL PASSWORD AND ACTIVATE YOUR CARD.  
THEN YOU CAN ACCESS "PLACES TO SHOP" TO SEE ALL THE INTERNET  
SITES WHERE VERIFIED BY VISA® PROTECTS YOU.

*If you use your card at a website that's not yet participating, it continues to work as usual.*

\*APR = Annual Percentage Rate.  
Rate starts as low as 8.99% APR  
and not all members will qualify for  
this rate. Other rates and terms are  
available. There is no cash advance  
fee. APR for cash advances is  
the same as for purchases. Late  
payment fee \$25. For complete  
information contact the credit  
union. All credit decisions based  
on credit worthiness.

Call or visit our website for  
more information or to apply.

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

Presorted STD  
U.S. Postage  
**PAID**  
WC

*Most banks and credit unions if opened at all on Saturday's have limited hours. But weekends are always busy with too many errands and too little time so we have extended our Saturday hours for our member's convenience.*

# PALMDALE NOW OPEN

SATURDAYS 9am - to - 5pm

*And if that still isn't time enough or Saturday just gets away from you because you were doing something fun, our new drive thru ATMs at our Palmdale location are open and ready to serve you 24/7. Same goes for our walk-up ATMs.*

**DRIVE THRU AND WALK UP ATMs OPEN 24/7**



## BRANCHES

➤ **EDWARDS AFB** 10 South Muroc Drive  
OPEN MONDAY-FRIDAY 9 am-5 pm  
FAX 661.258.7244

➤ **PALMDALE** 39963 10<sup>th</sup> Street West  
OPEN MONDAY-FRIDAY 9 am-6 pm  
SATURDAY 9 am-5 pm  
FAX 661.942.3573

## CONTACT INFO

661.952.5945 | 877.256.3300 toll-free | [ememberservice@edwardsfcu.org](mailto:ememberservice@edwardsfcu.org) | [www.edwardsfcu.org](http://www.edwardsfcu.org)

## BOARD OF DIRECTORS

<b>Ron Guyadeen</b> Chair	<b>Kim Dunham</b> Vice Chair
<b>Don Sullivan</b> Treasurer	<b>Lindsay Harris</b> Secretary
<b>Martin O'Brien</b> Director	<b>Ron Davino</b> Director
<b>Ardith Richardson</b> Director	

## SUPERVISORY COMMITTEE

<b>Connie Reese</b> Chair	<b>Korynn Kohler</b> Member
<b>Rose Chartier</b> Member	<b>Carol Hardy</b> Member

## HOLIDAYS THE CREDIT UNION WILL BE CLOSED ON THE FOLLOWING HOLIDAYS:

- **MEMORIAL DAY** MONDAY, May 31<sup>st</sup>, 2021
- **INDEPENDENCE DAY** SUNDAY, July 4<sup>th</sup> 2021  
(OBSERVED MONDAY, JULY 5<sup>TH</sup>)

