

# LET'S TALK MONEY

SMART IDEAS FROM EDWARDS FEDERAL CREDIT UNION

GET UP TO

**\$500 in Gas**  
with any new, used,  
or refi auto loan!

See Page 5

SMARTER  
AUTO LOANS  
THAT REALLY  
SAVE OUR  
MEMBERS  
MONEY!

PLUS

**\$100 in Gas**  
with any new  
checking account!

See Page 5



**Ways to Beat High Gas Prices**

4

Get Shredded...  
Shred Day is Coming

3

Get a .60%<sup>APY</sup> CD Bump  
for Our 60th Anniversary

6

Our Winter Wonderland  
is Back, Nov. 14 - Dec. 31



# YOU DON'T LOOK A Day Over 60

***Depending on how you look at it, 1962 was a time of great promise, great achievements, and overall a pretty amazing year.***

**T**alk with anyone who was alive in 1962 and you're likely to reminisce about simpler times, fewer choices, and money. It's always about money. There's the mortgage for your house, your monthly car payment, and vacations where you can make some great memories with your family. Don't forget your groceries, tuition, and saving for your retirement – which probably seemed a lot easier back in 1962.

What's so special about '62 you ask? Well, depending on how you look at it, 1962 was a time of great promise, great achievements, and overall a pretty amazing year...

**Gas was 28¢ a gallon.**

**Surfin' Safari by the Beach Boys was a major hit.**

**An average house cost \$12,500.**

**Boys and girls were surfing in Malibu (where longboards ruled!)**

**John Glenn became the first American to orbit the earth.**

**The Navy Seals were born.**

**An oral vaccine for polio was invented, and...**

On a windy dry patch of desert in some building somewhere on the Edwards Air Force base (it's either

top secret or no one remembers exactly where) the Edwards AFB Federal Credit Union was born. We said it was about money. Like most credit unions, the founding members of a dozen or less pooled their initial deposits and the credit union was off and running.

For the first 40 years or so the credit union served just service personnel, their families, and men and women who were civilian military and worked on the base.

***In the early 2000's the credit union, looking to grow, branched out into the community and began offering services to anyone who worked or lived in the Antelope Valley.***

From our humble beginning we are now more than \$250 million in assets strong. Our flagship branch in Palmdale is still the talk of the Valley and we look forward to opening other convenient branch locations in the future.

To celebrate and recognize our first 60 years, we have some amazing offers for all members. First, finance a new or used auto loan, or refinance an existing loan from another lender (of \$10,000 or greater) and you can get up to \$500 in Gas Cards. Second, for savers, how does earning .60% APY extra on top of our already market-leading CD rates sound? Then, we're also rewarding new checking accounts (with direct deposit) with another valuable offer – a \$100 gas card.

Read more about all these great offers in this, the first issue of *Let's Talk Money*. Thank you for your membership – let's forge your financial future together. ■



**Roy MacKinnon**  
President / CEO



What a way to celebrate!



## Our 60th Anniversary CD BUMP

### Add .60% APY with Our Anniversary CD Bump

#### EXAMPLES OF WHAT THE BUMP COULD MEAN FOR YOU!

Term	APY	Anniversary Bump	Your New APY!
1-year	1.99%	.60%	<b>2.59%</b>
2-year	2.29%	.60%	<b>2.89%</b>
3-year	2.39%	.60%	<b>2.99%</b>
4-year	2.59%	.60%	<b>3.19%</b>
5-year	2.69%	.60%	<b>3.29%</b>

It's not often that any company or organization gets to **celebrate 60 years** of well, staying in business, so we thought it only fitting to give something extraordinary to our **saver** members.

Open any Term Savings Certificate (of one year or longer) between now and the end of November, and you'll get a **BUMP** – an **incredible .60% APY on top of our already market-leading rates!**

It's been 20 or more years since savers have seen rates this high. Check out the examples of what our **Anniversary CD Bump** will add to any new term CD of one year or greater. But, keep in mind that rates could continue to rise so your actual rate could be even higher! *There's just one catch:* you must open your new CD by November 30th to get your anniversary bump. Talk to us today!

1962 - 2022  
**SIXTY**  
ANNIVERSARY



# SHRED DAY is back



One of our most popular member events returns to Palmdale for one day only.



**Member Shred Day Returns!**  
**Palmdale Location – One Day Only**  
**Saturday, October 8**  
**9:00 AM to 1:00 PM**

Credit union staff will be on hand to assist members, answer questions, and even show off our new building (in case you haven't seen it!) A shred truck will accept documents and other papers for shredding until 1 pm unless the truck fills 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:

- Bring up to seven, easily lift-able (20 pounds or less) boxes
- Only shred papers/documents that have personal information on them: bank statements and other financial papers that are 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 you October 8th.**



RATES AS LOW AS

# 8.99%

APR\*

No Annual Fees

Low Fixed-Rates

Low Monthly Payments

25-Day Payment Grace-Period

No Transaction Fee for Purchases

ATM Global Network

Emergency Cash Benefit

Lost or Stolen Card Replacement

Warranty Manager

No Interest for Balances  
Paid in Full by the Date Due

Plus...



**APPLY TODAY**

**661.952.5945 Toll-Free: 877.256.3300**

\* All loan rates and terms are subject to credit worthiness and approval. Rates and Terms may change at any time. Edwards Federal Credit Union is an Equal Opportunity Lender.



SPECIAL

Save Money!



Two Ways to Save

**Get an Auto Loan,  
Get Up to \$500 in Gas!**



Finance any NEW or USED auto loan, or refinance an existing loan from another lender (of \$10,000 or greater) and **get up to \$500 in Gas Cards.**

**New  
Open a Checking Account,  
Get \$100 in Gas!**

Checking with Edwards FCU has all the great benefits you should expect from a checking account AND for a limited time, **we'll give you a \$100 Gas Card** when you open a new checking account with us.\*\*



*Carry this unique and beautiful debit card, and get...*

- A \$100 Gas Card (for a limited time!)
- FREE home and mobile banking
- FREE online Billpay and FREE mobile check deposit
- Access to 30,000 surcharge-FREE ATMs
- Debit card purchasing power at merchants worldwide
- Available Overdraft Protection

Plus, we waive our monthly service fee when you maintain anyone of our five account relationships† making our checking account *truly 100% FREE.*

## GAS SAVING STRATEGIES

### Practice "Hypermiling"

Drive steady speeds and stop less. Driving fast and stopping frequently wastes fuel.

### Download a gas app

It could really help you save at the gas pump – sometimes more than 20¢ per gallon.

### Buy gas early or late in the day

Gas is cooler earlier in the day, and more dense. As temperatures rise, gas density falls and you get less of it when you pump.

### Don't wait until your tank is almost empty to fill up

You'll be at the mercy of the price closest to you.

### Fill your gas tank near state lines

Due to tax rates, you may save a bundle just by crossing into another state.

### Avoid gas stations near the highway

Gas stations near the highway are usually the most expensive.



### Turn off the engine

Turn off your vehicle when you're waiting. Excess idling is a major waste of gas.

### Monitor your tires

Under-inflated tires tend to wear out quicker and they waste gas.

### Tune the engine

A properly tuned engine uses less gas.

### Change filters

Clean filters makes your car more efficient.

### Choose the best route

The most fuel-efficient route isn't always the shortest. Use the least stop signs and stop lights.

\* Gas Cash is awarded in \$100 increments per \$10,000 borrowed to a maximum of \$500. (excluding any GAP or Extended Warranty insurance). Offer valid between September 1, 2022 through November 30th, 2022. If loan is closed/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 Gas Cash. Indirect loans are not eligible for Gas Cash. Membership with Edwards FCU required. Other restrictions may apply.

\*\* You must become a member of Edwards FCU to open a checking account. Account must be open for 90 days with direct deposit and be in good standing to receive \$100 gas card. Not all members will qualify for checking with Edwards FCU. See the credit union for more details.

† Monthly service fee of \$6 waived if any one of the following relationships is met: Active member of the military. Be under 18 years of age or over 65. Have a loan with a balance. Maintain a minimum daily average checking balance of \$1,000 or greater or a minimum daily average balance of \$4,000 or greater in checking plus all savings accounts combined. Complete at least 25 electronic transactions per month (transactions include each use of your Edwards debit card, including use at POS terminals and ATMs; each bill paid through Edwards' online bill payment program; and each ACH direct deposit or withdrawal).



Come Visit Our New and Improved

# Winter Wonderland

TRAIN VILLAGE



Visit our new and improved Winter Wonderland holiday display and mail your letter to Santa!

Children 10 and under can get a special present from Edwards (while supplies last). Letters dropped off at our branch by December 17 will be delivered to the post office by Santa's special helpers! There you'll also find a beautiful tree and a fantastic Lionel Christmas train circling on a giant 8 x 12-foot layout.

Don't miss this Edwards holiday tradition!



Nov 14<sup>th</sup>  
thru  
Dec 31<sup>st</sup>

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

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

MONDAY



Indigenous  
People's Day  
(aka Columbus Day)

FRIDAY



Veteran's Day

THURSDAY



Thanksgiving Day

SUNDAY



Christmas Day  
(Observed Monday,  
December 26th)

SUNDAY



New Year's Day  
(Observed Monday,  
January 2nd)

## BRANCHES

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

PALMDALE 39963 10th Street West  
MONDAY - FRIDAY 9 am-6 pm  
SATURDAY 9 am-5 pm  
FAX 661.942.3573

