

# MEMBER NEWS & BENEFITS

Dear Member,

I am honored to be entrusted with the future of Edwards Federal Credit Union and I look forward to meeting our members in the branch and throughout our community. Our goal is to serve our community and military members with affordable loans and financial products to help you build a successful financial future.

We are committed to providing affordable products and services all our members need to thrive.

- Our **VISA credit card** offers rates, as low as 9.99% APR\* and up to a \$30,000 credit limit [↗](#)
- Borrow up to 90% loan to value (L-T-V) on a **Home Equity Line of Credit** [↗](#) or call us about any of your **mortgage needs** or questions. We're here to serve our members always!
- Select from a wide range of **loans** and check out our **great, low rates** [↗](#) to see if **we can save you money on refinancing any loan** you have with another financial institution.

Great news, it's **now easier than ever to JOIN** Edwards FCU. Please tell your family members, co-workers and friends, they can join with **No Membership Fee** [↗](#)

Contact any of our financial service representatives today, 661-952-5945, to find out how we can help improve your financial future.

Sincerely,

**Carter Pope**  
*President & CEO*



“ I look forward to meeting our members in the branch and throughout our community. Our goal is to serve our community and military members with affordable loans and financial products to help you build a successful financial future.”



Join us for **ONE DAY ONLY**, at our  
**PALMDALE BRANCH**

**SHRED DAY OCTOBER 28**  
**SATURDAY — 9AM to 1PM**

39963 10<sup>th</sup> St, West, Palmdale - get complete details online [↗](#)

You can **SAVE** on your **RATE** & fill up your tank! get up to **\$500** in **GAS**\* with any new, used or refi\* **VEHICLE LOAN!**

**DUE TO OVERWHELMING DEMAND, WE'VE EXTENDED THIS OFFER!**

**THIS CAN'T LAST – ACT FAST! Apply online, anytime - EdwardsFCU.org**

\*Finance or refinance vehicle loans and receive a \$100 Shell gas card per \$10,000 loan amount. Up to a maximum of \$500 in Shell gas cards. Refinance vehicle loan offer is for loans from other financial institutions, Edwards FCU loans are not eligible. Offer is for a very limited time only and may be withdrawn without notice.

I consolidated my credit cards and now I'm **SAVING \$300 A MONTH.** member since 2016

**TRANSFER high-rate credit card balances FREE & SAVE**

as low as **9.99%** APR\* > **ZERO** balance transfer fees\* > **ZERO** annual & cash advance fees > up to **\$30,000** credit limit

**lower rate, lower payments - Get your VISA**

\*APR = Annual Percentage Rate shown as low as and subject to credit approval. Credit card balance transfers from other institutions are fee-free, existing Edwards FCU credit cards are not eligible for transfers. Loan rates, terms, and conditions are subject to change without notice. Your actual rate may vary from the rates shown, and will be based on an evaluation of your credit profile. Other restrictions apply, contact us or go online for details.

great rates and terms on **HOME EQUITY MORTGAGES** too!

loans & lines of credit, plus

Buy, refinance or borrow equity, we do **everything mortgage** at great rates & terms. Call our mortgage experts, at **800-267-0477**, stop in or **click & GO ONLINE now**

NMLS #737327



**HOLIDAYS:** Veterans Day, **NOV 11**; Thanksgiving, **NOV 23**; 2pm CLOSE, **DEC 16**; Christmas, **DEC 25**

**BRANCHES: PALMDALE:** 39963 10<sup>th</sup> St, West - M-F 9am to 6pm; Sat 9am to 5pm; Fax 661-942-3573

**EDWARDS AFB:** 10 South Murdoc Dr - M-F 9am to 5pm; Fax 661-258-7244

