



information



winter**2017**

Q U A R T E R L Y



CONSOLIDATE and \$SAVE

Refinance and/or Consolidate any loans or credit lines you have from other lenders, with us! **SAVE** money monthly and pay down your debt faster!

AS LOW AS

6.99%^{APR*}

APPLY ONLINE AT edwardsfcu.org OR CALL US AT 661.952.5945

*APR = Annual Percentage Rate. Preferred rates for this promotion are 6.99% APR for 36 months; 8.99% APR for 48 months and 9.99% APR for 60 months. Not all members may qualify for the preferred rates; other rates and terms may apply. All loans subject to credit approval. Loan offer valid January 15, 2017 through March 31, 2017. Loan proceeds may not be used to refinance existing Edwards Federal Credit Union loans. For additional details about rates and terms contact the credit union. Other restrictions may apply.





METAL ANS

2017 is the year of Heavy Metal. No we don't mean some loud hard rock band, but rather our commitment to make member loans for all things made of metal (and with tires).

If it has two or more wheels and can be driven on a road or off road, if it's for work or pleasure we are here to help with the most competitive vehicle financing in the Antelope Valley. We can finance cars, trucks, mini-vans, and motorcycles, RVs, off-road, ATVs and both trailers and 5th wheels. Already have a loan from another lender? No problem! We refinance loans from other lenders daily.

Call us today for rates and terms or visit us online at edwardsfcu.org.

IF IT FLIES, LET'S TALK

We're eager to fly into the big blue sky in 2017 and there's no better way to do that than with the take off of our new **AIRPLANE LOANS**.

We know a number of our members are pilots so it makes perfect sense for us to make these loans.

We expect to begin offering aircraft loans by April, but if you have a current loan or are considering buying an aircraft soon, let's talk today.



PRESIDENT'S MESSAGE

MAKING MEMBER LOANS IS PRIORITY #1

Credit unions are amazing organizations. As originally envisioned, credit unions were formed so groups of individuals with a common bond could come together for savings and borrowing. The "member savers" deposited their funds and those funds in turn were lent to "member borrowers." The interest charged the borrower was used to pay the saver a dividend and cover the operating costs of the credit union. And so it was, both savers and borrowers benefitted from active participation in their credit union.

Today, most credit unions including Edwards, are far more complex and offer much more than just a basic savings account and a couple of loan options. Our savings programs have expanded to include Money Market, Term Savings Certificates and IRAs. We offer checking accounts as well, but they are a far cry from the checking services provided 15 years ago. Today's consumer expects their financial institution to provide access to modern technology like home and mobile banking, mobile check deposit (by smart phone or tablet), EMV chip security enhanced Debit cards and of course ATMs. Edward's members have access to nearly 30,000 FREE CO-OP and Edwards FCU ATMs including three FREE ATMs on the Edwards Air Force Base.

And Edwards has delivered. Your credit union has invested hundreds of thousands of dollars over the past several years to make these convenient time saving solutions available to members. But to cover the cost of today's technology, not to mention what might be around the corner tomorrow, Edwards first priority must be making members loans and we have never been more committed to delivering on that mission than now.

We've just launched a Debt Consolidation loan that can help members pay off higher interest rate debt from other lenders. With fixed rates starting as low as 6.99% APR and terms up to five years, this program is the perfect way for members to take control of their personal finances and save money on unnecessary interest charges.

Speaking of saving money, our auto loans are some of the lowest and most competitive in the entire Antelope Valley. EFCU auto loans start as low as 1.99% APR for five years. We can even finance tax, license and extended warranty as part of your loan. Plus, our loan officers have been given the green light to match or beat offers from other auto lenders whenever possible. If you have been approved with another lender be sure to talk to us before you sign on the dotted line. But even if you did get your auto loan elsewhere, talk to us because we might be able to save you money. We "refinance" auto loans from other lenders everyday.

We recognize no one financial institution can be all things to all people, but Edwards Federal Credit Union is still, and will always be, committed to providing the best possible value to our members. Making affordable loans to our members is priority number one.



A handwritten signature in black ink that reads "Roy MacKinnon". The signature is fluid and cursive, written over a white background.

Roy MacKinnon
President/CEO



55TH ANNUAL MEETING AND ELECTIONS

All members are invited to Edwards Federal Credit Union 55th annual membership meeting and elections for open positions on the credit union's Board of Directors. Members can meet the candidates seeking election and say hello to our Board of Directors and Supervisory Committee members.

OUR 2017 MEETING WILL BE HELD

THURSDAY, APRIL 27TH, 2017

AT THE JOHN P. ELIOPULOS HELLENIC CENTER,
43404 30TH STREET WEST, LANCASTER.



- No host cocktails begin at 6 PM with dinner at 7 PM. Tickets are \$10 per person.
- Members should RSVP no later than April 14th. To RSVP please call 661.952.5945

Elections for one open position on the Board of Directors will be held. The Nominating Committee has nominated the following member: **Martin C. O'Brien**. Mr. O'Brien is an incumbent and is seeking reelection (see candidate's statement).

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 200 member signatures. Petitions must be submitted no later than March 27th 2017 to Edwards Federal Credit Union, Attn. Nominating Committee, 10 South Muroc Drive, Edwards, CA 93524.

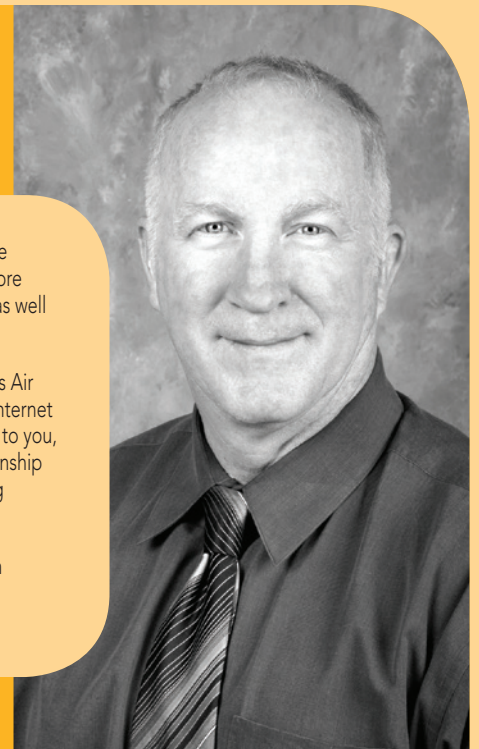
The election will not be conducted by ballot and there will be no nominations from the floor when the nominees equal the number of positions to be filled. Only one vote per member is permitted.

CANDIDATE STATEMENT MARTIN C. O'BRIEN

Martin C. O'Brien is pleased and proud to announce his candidacy for reelection to the Board of Directors. "I welcome this opportunity to continue serving as a volunteer for the credit union. As a member of your Board of Directors for more than two decades, I assure you that I will represent your interests and work toward providing a high quality of service as well as a prominent level of safety and security.

We are proud to offer a safe and secure financial environment for the men and women who work and serve at Edwards Air Force Base as well as the entire Antelope Valley Community. We continue to provide competitive loan products and Internet based transaction convenience. Every expansion of service has been balanced by a prudent consideration of its value to you, our members, as well as its attendant cost. Further, our success is greatly attributed to the harmonious working relationship between the credit union staff, volunteers and members. I look forward to continuing this relationship while advancing technological opportunities that promise to provide additional high-quality services.

As a steward of our financial co-operative, I remain committed to maintaining the financial strength of the credit union and look forward to another term of working with the staff and volunteers. I would appreciate your support of my candidacy, and I thank you for this opportunity."





A DYNAMIC DUO

FREE HOME BANKING & ESTATEMENTS

Edwards home banking from your computer, smart phone or tablet is the perfect way to manage your finances when you want, from wherever you want. You can check balances, transfer funds, verify deposits and even find out when checks clear.

Compared to old school paper statements that travel via snail mail, eStatements are a quicker, simpler way to receive your monthly or quarterly statement from your credit union. You can download your statements right to your computer for your records and should you need to print any they will be just a click away. For more information about eStatements or to get started with our home banking program just give us a call at **661.952.5945**.



POINT, TAP, PRESTO

Our Mobile Banking and Mobile Deposit app is almost magic because it's about as easy as point, tap, presto! With your smart phone or tablet, Apple or Android, you can now deposit checks to your Edwards account anytime ay or night. You'll save time, money and hassle because with our Mobile Banking app you'll never have to stand in a teller line again. To download our free Mobile Banking app, visit the Apple App store or the Google Play store for Android users. Need more information? Just give us a call.



30,000 FREE ATMS!



Many members don't realize that Edwards offers access to nearly 30,000 FREE CO-OP and Edwards FCU ATMs nationwide.* That's right, almost 30,000 ATMs around the U.S. where you can withdraw cash and at many locations, make deposits to your Edwards account FREE.

In addition to CO-OP ATMs, Edwards members have access to our own ATMs. We have two ATMs at our Lancaster location and four additional ATMs around the Lancaster/Palmdale area. We also have free ATMs on the Edwards Air Force Base, one at the branch, a kiosk ATM in the parking lot of the commissary and our newest location in the lobby of Club Muroc.

To find a Free ATM location near you simply use our convenient ATM locator service on our web site. You'll find the link under Member Services.

**Members are allowed up to 15 ATM transactions per month at Edwards ATMs; thereafter a \$2.00 fee per ATM transaction applies. Up to six non EFCU ATM transactions per month are allowed; thereafter \$2.00 per transaction.*



HOLIDAYS

The credit union will be closed on the following holidays:

- **PRESIDENTS' DAY** - Monday, February 20th
- **MEMORIAL DAY** - Monday, May 29

IRAS – THERE'S STILL TIME FOR 2016 CONTRIBUTIONS

Saving for your future, your so-called "golden years" is not just a good idea, today it's a necessity, unless of course you like the idea of working until you are well past your seventh decade. Of course, if you are in the military you should take advantage of TSP or with a private employer their 401k if they offer one. But if neither of those options is available (or even if they are), as an Edwards FCU member, you can take advantage of an amazing financial tool – short of becoming the next YouTube sensation.

It's called an Individual Retirement Account, or IRA. An IRA is a personal retirement savings plan available to anyone who receives taxable compensation during the year. IRAs are a great way to save for your future and there is no better time to start than now. Edwards is ready to help you take full advantage of an IRA. We offer both Traditional IRAs: Daily and Certificate. Daily IRAs earn dividends on all account balances. Certificate IRAs earn higher dividends and have terms of 12 months to 5 years. We also offer Roth IRAs and Coverdell ESAs (Education Savings Accounts), both of which offer specific tax advantages not available with Traditional IRAs.

Because IRAs have unique tax advantages depending on your specific situation we encourage you to speak to your tax professional but remember, the sooner you start saving the better off you'll be when you decide to retire.

IRA



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
- **WEBSITE** www.edwardsfcu.org

BRANCHES

- **EDWARDS AFB** 10 South Muroc Drive
FAX 661.258.7244 LOBBY HOURS M-F, 9am-5pm
- **LANCASTER** 44288 10th Street West
FAX 661.942.3573 LOBBY HOURS M-F, 9am-6pm
DRIVE UP M-F, 8:30am-6pm