



NO LUCK REQUIRED!

See Us First and Get
PRE-APPROVED...



Drive Away Feeling Like A
With A Low-Rate Auto
Loan From Edwards FCU.

WINNER

Stop in today. It only takes a few minutes...seriously!

pg

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OVERDRAFT PROTECTION
Now available FREE at
Edwards FCU...

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PLAN AHEAD
FOR A HAPPY
HOLIDAY

pg

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PRESIDENT'S
MESSAGE



FREE OVERDRAFT PROTECTION

FREE “**Overdraft Protection**” is available at EFCU. This means that, if you write a check and have insufficient funds in your checking account, EFCU will automatically transfer available funds from your savings account* so that the check will be paid. You don’t have to do anything.

But let’s say that you don’t have available funds in your savings account. If you authorize us to, we will transfer the funds from a line of credit or VISA credit card account. And lastly, if no funds are available in any of your accounts, then Courtesy Pay may pay the check for a fee.

If you are not sure if you have this type of Overdraft Protection set up on your accounts, please call us at **952-5945** or come into our office and ask for assistance.

**Not to exceed 6 transfers per month*

What... Fees & Charges?

At EFCU, we try to minimize our fees and charges to our members. However, from time to time, we need to adjust our fees and charges as economic conditions change. The following are the changes that will go into effect on December 1, 2010.

In addition, the Foreign ATM transaction limit is now 6 per month.

Fee Type:	New Fee:
ATM Surcharge	\$2.50
Incoming Wire Transfer	\$5.00
Consumer Loan Late Fee	\$30.00

Explanation of Fees:

The ATM Surcharge Fee is a fee charged to non-members who use EFCU ATMs and helps offset the expense of maintaining the ATMs.

The Incoming Wire Transfer fee covers the cost of providing this service.

The Consumer Loan Late fee is charged when a member makes their loan payment late. This charge helps to offset the costs of collecting the loan.

Foreign ATMs can be used up to 6 times per month at a non-EFCU ATM without incurring a fee by EFCU.

PLAN AHEAD FOR A HAPPY HOLIDAY



The holidays are coming and bringing the “shopping season” with them. While you may think you’re doing something good for the economy by going out and spending to your heart’s content, getting gifts for everyone on your list without setting a budget and swiping your credit card for home decor and other holiday favorites, ask yourself this: what effect are my actions going to have on my OWN economy?

Unless you are a member of the Federal Reserve, the President of the United States, a potential candidate, or a talk show host, the American economy is not your responsibility. What you ARE responsible for, however, is **your** budget and **your** own finances.

It’s possible to be in very good financial shape in your personal life, even as the country struggles. And if you’re already struggling, you can still get out of hot water through smart money management. During the holidays, that may not sound like much fun, but if you begin planning now, you can have a wonderful, beautiful, meaningful and exciting holiday season without overspending. We wish you the best.

\$250,000 Deposit Insurance is now permanent:

Good news. President Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act (FCU Act) to make permanent the standard maximum share insurance amount (SMSIA) of \$250,000.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

We’re closed

COLUMBUS DAY *October 11, 2010*

Columbus Day is an observance honoring Christopher Columbus’s first voyage to the Americas in 1492. The holiday is observed in the United States by financial institutions, the post office and most governments and schools, while most other businesses remain open.



Remember to update your contact info!

If you change jobs, addresses, or phone numbers—don't forget to notify Edwards FCU. Make these changes with Secure Forms through CLIC Online Banking for free. You can also write or fax us.

Telephone Inquiries

Phone: **Telephone number for all branches: (661)952-5945**
or Toll free: (877) 256-3300

Hours: 7:00 a.m. - 6:00 p.m., Mon. - Fri.
9:00 a.m. - 2:00 p.m., Sat.

CALL-24: Use above numbers, select 1 then #

Website: www.edwardsfcu.org

email: ememberservices@edwardsfcu.org

Office Locations

Edwards AFB Branch 10 South Muroc Drive Edwards, CA 93524 Fax: (661) 258-7244	Lancaster Branch 44288 North 10th Street West Lancaster, CA 93534 Fax: (661) 942-3573
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NASA Dryden Branch
Bldg T1
NASA Dryden Campus
Edwards CA 93523
Fax: (661) 258-7234

Office Hours

Edwards AFB Branch
Lobby: 9:00 a.m. - 5:00 p.m., Mon - Fri.
Walk-Up 8:00 a.m. - 9:00 a.m., Mon - Fri.

Lancaster Branch
Lobby: 9:00 a.m. - 6:00 p.m., Mon - Fri.
9:00 a.m. - 2:00 p.m., Sat.
Drive-Up 8:30 a.m. - 6:00 p.m., Mon - Fri.
8:30 a.m. - 2:00 p.m., Sat.

NASA Dryden Branch
Lobby: 9:00 a.m. - 2:00 p.m., Mon - Thurs.

President/CEO

Stan Turner

Board of Directors

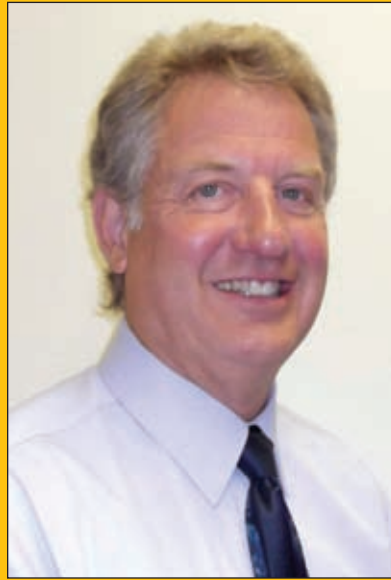
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Ardith Richardson	Vice Chair Person
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A MESSAGE FROM THE PRESIDENT



It has been a difficult two or three years for many of us in the Antelope Valley. The economy feels like it might be improving, but it sure is a slow process. In order to get through these tough times, many of us have limited our spending. We have put off buying another car, or fixing our roof, or going on vacation.

However, you may now be considering spending but may need to borrow some money to do that. I highly suggest that

you come to one of our offices or go online to www.edwardsfcu.org and apply for a loan before you buy, and get preapproved. Once you are pre-approved, you will feel more confident about what you can afford to buy.

At EFCU, we have been working hard to maintain our "well capitalized" position. Our Regulator, the National Credit Union Administration (NCUA) is very pleased with our progress, especially with all of the problems that some other financial institutions are having.

A special 'thanks' goes to our membership who have been very loyal and trusting for many years. We appreciate your trust and will always focus our efforts on earning your trust through great member service, providing needed products and services at reasonable costs, and maintaining a safe and sound credit union for you to use.

Thanks for your support, and I'll see you at the Credit Union.

Stanley W. Turner
President/CEO

EFCU Mission Statement: "We are deeply passionate about serving our members based upon our rich military heritage of honesty, integrity and excellence."