



## WE'RE IMPROVING YOUR SECURITY WITH NEW ONLINE BANKING OPTIONS

Enhanced Login Security protects against online fraud by providing an additional authentication 'factor' beyond your username and password used today through the use of a one-time access code. You can set up how you want to receive a one-time pass code from the following options:



At Edwards Federal Credit Union, your online security has always been a top priority. Starting in October we'll be upgrading your online banking experience with enhanced Login Security to further help protect you from identity theft. These changes will:

- ◆ Defend against identity theft and fraud
- ◆ Provide added security from any computer, wherever you are
- ◆ Provide a quick and easy one-time set up process

After you set up your login security options, the next time you login it will be business as usual and the rest of your online banking experience will remain exactly the same. However, if in the future you login from a different computer, you will be asked to enter a one-time access code as an additional line of defense to prevent unauthorized access.

With enhanced Login Security, you'll be protected no matter which computer you're using, whether you're at home or on the go. If you have questions about enhanced Login Security please contact a Member Services Representative at (661) 952-5945.



# EFCU & GRC

## HELPING THE HOMLESS...

The PenFed Foundation and Edwards Federal Credit Union were pleased to present a \$5,000 check to Steve Baker of Grace Resource Center to help the Homeless Shelter because it is helping so many veterans and others in need. This is a valued community project that Grace has taken on.



## NEW ATMs

EFCU is in the process of upgrading our ATMs. The new ATMs will be full service ATMs with leading-edge technology allowing our members to conduct various types of transactions at our remote ATM locations. Stay tuned...



# MEMBER BEWARE

We've done our research! We know that members of EFCU are savvy and smart. It is with this said, that EFCU is providing you with additional information about how to protect your assets and your identity. All financial institutions have seen an increase in fraudulent activities over the last few years. Although EFCU does what we can to reduce fraud, it is important that you are cautious about items that you negotiate. More importantly, EFCU doesn't want any of our members to get caught "holding the bag" in any of the schemes that are out there. Here are a few tips to help protect yourself.

EFCU has not listed everything here, but if you have any questions about your finances or suspicious financial matters, please call us or drop by. We can certainly take a look at the documents or transaction with you. We are here to help and our members always come first!

1. Remember to shred any personal information, especially documents that contain your social security number, date of birth and/or account information. (Be sure to keep an eye out for our next shred day event!)
2. Don't provide personal information to unknown callers, especially over the phone.
3. Beware of work from home schemes, they tend to contact you via email, then "pay you up front" for your services. These checks look very official and most of the time are an overpayment of what is due. Your new "employer" then asks that you return part of the \$\$\$ via wire, stating that you can keep the remaining amount. These checks are fraudulent and the "funds" were never there to begin with and you won't be able to get your money back.
4. Beware of callers stating you have won the lottery.
5. Be sure to ask for identifying information from callers who say they are calling from the Court house for jury duty verification. These folks never call you directly. This could be a scam to get your social security number. You can hang up and call the jury duty desk yourself using your own directory (ie; 411, Yellow/white pages, Court website).



# Members Appreciation SHRED DAY!

Over 435 members came out to the Lancaster branch to celebrate EFCU's 1st Annual Member Appreciation Day, July 16th. Delicious food (hamburgers, hotdogs, chips, drinks and frozen treats) was served while face painting was offered to the kids. EFCU staff members blew up balloons and worked a prize wheel for member appreciation give-away items.

The 210 Members who brought documents to shred were entered into a raffle for various prizes that were given away during the event. The grand prize was an ipod nano, while other prizes included: gift cards to local restaurants, a beautiful rug, disaster readiness kits for the home, t-shirts and gas cards.

According to Cintas (our onsite Shredding business partner) over 8,000 lbs of shredding was processed during the day. That's' 4 TONS of paper folks!

Stan Turner, President/CEO, Herb Oliver, VP Operations and other staff members met with many of our long term members who came out for the day, some of whom have been with EFCU for over 35 years! Everyone walked away with smiles and a special gift.

We received very favorable comments from the attendees and certainly look forward to celebrating with you again next year!



## Skip-A-Payment

Would you like to have a little extra money in your pocket this holiday season? You may be eligible to skip one month's loan payment for an affordable processing fee of \$25.00. It is a great way to free up some cash during a time when most of us are trying to stretch our budgets. Let Edwards Federal Credit Union help you and your family make this holiday season a little easier financially.

Members have the choice of skipping a loan payment in October, November or December. Simply complete the Skip-A-Payment form conveniently located in all our offices, as well as our web site; ([www.edwardsfcu.org](http://www.edwardsfcu.org)) you can locate the form in the right upper corner in the rotating ads. Make sure to submit your Skip-A-Payment form at least 10 business days before your payment is due. Call to speak with our friendly Loan Officers at 661-952-5945 for details.

## Remember to update your contact info!

If you change jobs, addresses, or phone numbers—don't forget to notify EFCU. 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](http://www.edwardsfcu.org)

**email:** [ememberservices@edwardsfcu.org](mailto:ememberservices@edwardsfcu.org)

### Office Locations

<b>Edwards AFB Branch</b> 10 South Muroc Drive Edwards, CA 93524 Fax: (661) 258-7244	<b>Lancaster Branch</b> 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

Lindsay Harris.....Chair Person  
Kimberly Dunham .....Vice Chair Person  
Lora Counts .....Secretary  
Robert Large .....Treasurer  
Martin O'Brien .....Director  
Ron Davino .....Director  
Ardith Richardson .....Director

### Supervisory Committee

Ron Guyadeen.....Chair Person  
Fran Thompson .....Member  
Deborah Letourneau .....Member  
Deborah Bower .....Member  
Bill Cookson .....Member



As the local economy improves, more and more of our members feel like they want to buy one of those new 2012 cars just arriving at the local dealerships. If you first want to know how much money you can borrow, and then go shopping for that car, be sure to talk to one of our friendly loan officers. You can trust them to tell you like it is, so that you will know what kind of car you can afford. Happy shopping!

What a great time of year Fall is...leaves are turning color, football is everywhere, and Halloween, Thanksgiving and Christmas are coming up. It is also a great time to do some planning for the future. In this economic time, there is a lot of uncertainty, so planning is difficult for most of us. Each year at EFCU, we put together a plan, together with a budget, to ensure that our focus remains on the needs of the membership.

As you know, EFCU is local, and we feel strongly that we all need to support local businesses and keep our money in the local economy. We know that, from time to time, you need to borrow money. We have plenty of money to lend, and we will help make the borrowing process as easy as possible. Just give us a call or come on by. We'll be happy to talk to you about your borrowing needs.

So enjoy the Fall season and relax, knowing that your funds are safe at EFCU. We appreciate your business.

See you at the Credit Union.

**Stanley W. Turner**

President/CEO