



SPRING | 2010

EDWARDS
FEDERAL CREDIT UNION

Cordially invites you to the

*48th
Annual Meeting*

April 22, 2010

The Cascades at the Rancho Vista Golf Course
3905 Club Rancho Blvd, Palmdale, CA

No-Host Cocktails: 5:30 PM
Dinner: 6:15 PM

Tickets: \$10 per person

Ticket price includes a sit down dinner, with a choice of either
Half Roasted Chicken, Roasted Beef Tri-Tip, or Atlantic Salmon.

You will also get a raffle ticket for door prizes totaling more than \$500.

The Grand Prize is \$100 Visa Gift Card.

FOR RESERVATIONS – RSVP (661-952-5945)

Seating is limited, and we must receive your RSVP by April 12, 2010





TEN TIPS FOR MAKING YOUR NEXT VEHICLE PURCHASE

Getting an auto loan from Edwards Federal Credit Union just might be the smartest thing you'll do all year! Being a member, you already know lower interest rates are passed on straight to you resulting in not only a lower rate, but a lower monthly payment as well. The process is simple too, whether you are purchasing from a dealer, private seller or refinancing a current loan!

TIP #1 – Edwards FCU offers the most competitive rates available.

TIP #2 – You'll have a lower monthly payment than you thought possible!

TIP #3 – Edwards FCU offers flexible terms up to 84 months*.

TIP #4 – Repay your loan with automatic payments & payroll deduction.

TIP #5 - When you set up automatic payment, you'll get .50% off your loan rate.

TIP #6 – Get approved at the dealer with CUDL even when the credit union is closed.**

TIP #7 – Review your credit rating and know your credit history^ so you'll know what to expect.

TIP #8 – Decide on "new" versus "pre-owned" based on your financial assessment.

TIP #9 – Consider GAP^^ Insurance; affordable coverage if your vehicle is totaled or stolen.

TIP #10 – Test drive every car and make it a fun experience!

*84 months purchase price = \$30,000 or greater. **CUDL=Credit Union Direct Lending. Get approved for financing anytime, even when our offices are closed. For a list of participating dealers, go to www.cudlautosmart.com or call toll free 888.283.4732. ^Credit history can be obtained by going to www.annualcreditreport.com – for your free report. ^^GAP=Guaranteed Auto Protection. Protect your investment when you have an amount still owed on your loan. For coverage amounts go to www.edwardsfcu.org under the Auto Source tab.

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MEMBER PRIVACY POLICY DISCLOSURE

We, at Edwards Federal Credit Union, value the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide to Edwards Federal Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. Edwards Federal Credit Union is committed to servicing all the financial needs of its members.

This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account, or other circumstances as required or permitted by law.

INFORMATION WE COLLECT AND DISCLOSE TO OTHERS

In the course of doing business, we collect and use various types of information, such as information available from public records and credit reports, as well as information you provide to us. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about your transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may disclose all of the information that we collect as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

SHARING INFORMATION WITH THIRD PARTIES

We may disclose nonpublic personal information about you to financial service providers such as an insurance company. We may disclose nonpublic personal information about you to nonaffiliated third party processors as necessary to complete transactions, maintain accounts and records, and as permitted by law.

We may disclose all the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

CONFIDENTIALITY AND SECURITY OF INFORMATION

Keeping your financial information secure is an important responsibility that is taken seriously at Edwards Federal Credit Union. We value your trust and handle your information with care. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

ACCURACY OF INFORMATION

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at (661) 952-5945 or (877) 256-3300 (toll free), or write to us at 10 South Muroc Drive, Edwards AFB, CA 93524-8002. We will promptly investigate and make any necessary changes to update our records.

TERMINATION OF MEMBERSHIP

If you decide to terminate your membership with Edwards Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

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.
5:00 p.m. - 5:30 p.m., Mon. & Fri.
& Military Paydays

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

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Ardith Richardson Vice Chair Person
Lindsay Harris Secretary
Robert Large Treasurer
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A MESSAGE FROM THE PRESIDENT

I don't know about you, but I really enjoy the springtime in the Antelope Valley. The weather is usually great, the poppies and other wild flowers are in bloom, and people generally feel better at this time of year. We have had a lot of rain so far in 2010, and that helps most everyone in the Antelope Valley.

Your Edwards Federal Credit Union is having its' Annual Meeting of the Membership on April 22. On the front page of this newsletter is the invitation, and I encourage you to attend. We will be discussing the financial results of this past year and hopefully answer the questions that members have about our operation during 2009.

You may have noticed that some of the Antelope Valley financial institutions are making it difficult to borrow. However, at Edwards Federal Credit Union, we have plenty of money to loan. And we have great interest rates.

If you are considering buying a new or used car, for example, give us a call and get pre-approved. Need to buy a house or get a new credit card? Give us a call.

The Edwards Experience is going strong at EFCU. We have outstanding service and many fine products for your use. We have a great Online Banking program that makes doing business over the Internet very easy, convenient and safe. And it is free! Give it a try. Just call us at 661-952-5945 or go online at www.edwardsfcu.org.

Thank you for your business, and I hope 2010 is a productive year for you.

See you at the Credit Union.

Stanley W. Turner
President/CEO

