



**SHRED
AWAY**
on EFCU's

1st Annual Member Appreciation Day!

Credit Union Members are invited to bring any paper document, old tax forms, bills and more to be securely shredded by Cintas on Saturday, July 16, 2011 at the Lancaster Office from 10am – 2pm.

- The shredding service is free and there is no limit on the amount of paper members can bring to be shredded.
- Great prizes will be raffled off while Hot Dogs, chips, popcorn and refreshments are served.
- This event is the Credit Union's way of saying 'thank you' to the members and showing them how much their loyalty and patronage is appreciated.



MEMBER SURVEY... WE WANT TO KNOW WHAT YOU THINK!

Please Rate Your Experience With Us:

Excellent	<input checked="" type="checkbox"/>
Good	<input type="checkbox"/>
Average	<input type="checkbox"/>
Poor	<input type="checkbox"/>

Here at EFCU, we work hard to provide excellent service to our members, and the best way to know if we are achieving that goal is through your feedback. So, please take a couple of minutes to tell us about your experience.

If you have online banking, you may be asked after you do a transaction.

Or, for internet access, go to <http://go.mycusurvey.com/membersurvey/> and enter the survey code for your branch:

Survey ID: 477274

Survey ID: 661574

Survey ID: 219797

Edwards AFB Branch

Lancaster Branch

NASA Dryden Branch

Or call 1-888-803-9001 to complete the survey over the phone.

Survey responses are anonymous and your input, positive or negative, is welcomed. Our membership is the most important gauge of the quality of service we offer, and we thank you for taking the time to complete our survey at your earliest convenience.

NEST EGG



The word **nest egg** is slang for money saved, often in a savings account. This reserve of money can be for a specific purpose such as retirement or buying a home, or just for emergencies (3-6 months of income), should one arise.

Sixteen-year-old Alicia looked at her friend Dora in awe. "Where'd ya get all that money from?" she asked.

Dora laughed. "I didn't 'get' it," she explained. "Any time I had a little money from babysitting, my job last summer, or birthday gifts, I put some of it away. It's like it wasn't mine. Unbelievable as it sounds, it really adds up over time."

"But more than \$2,000!" Alicia gasped.

"Over time, remember. My mom told me it's important to save, and that's what I did."

"And now you have so much saved up!"

Dora smiled. "Now I have a nest egg".

FUNDS AVAILABILITY

LIMIT INCREASES

from

\$100 to \$200

On 7/21/2011, the Next-Day Funds Availability for deposited funds into your credit union account will increase from \$100.00 to \$200.00. Our general policy is to allow you to withdraw funds deposited in your account no later than the next business day after we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the next business day. Then, the funds will generally be available by the seventh (7th) business day after your deposit. Longer delays may apply if deemed necessary. For more information, please ask for our funds availability policy.

COMING THIS FALL

EFCU is teaming with Intuit Financial Services to offer consumer

MOBILE WEB BANKING...

...allowing members to be able to access account balances, history, transfers and e-bill payment from any phone with a browser.

In addition, EFCU will be offering text message banking that provides members with the ability to securely check balances and transactions anywhere via a simple SMS text. And more is to come. Details in our next newsletter.



EFCU is going strong all summer long with our Great American Loan... Powered by the "Edwards Experience"... giving you the BEST AUTO BUYING EXPERIENCE you've ever had!

Our exclusive auto sale continues, so watch for the HOT DEALS ON WHEELS announcement for the next location or ask one of our friendly member representatives for more details!

At EFCU our goal is to make your auto buying process simple, fun and exciting! You'll get to choose from new and used vehicles with special pricing just for our members! And you can take advantage of our already low rate auto loans...making it a winning combination with the checkered flag waving you through the finish line!

*Ask our staff about our
motorcycle promotion
and other upcoming auto events!*

MASTERCARD EFCU

USE AT



GOOD NEWS! The Credit Union is now part of the Mastercard/Cirrus network. This means that you can now use your Mastercard at any of EFCU ATMs. Please visit our website for the EFCU ATM location near you.

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

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

Lindsay Harris.....Chair Person
Kimberly DunhamVice Chair Person
Lora CountsSecretary
Robert LargeTreasurer
Martin O'BrienDirector
Ron Davino.....Director
Ardith RichardsonDirector

Supervisory Committee

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



Many of our members have Online Banking at EFCU. Why? Because it is easy to use, it is convenient, and it is free. And it is soon to get even better. Watch for details in the October Newline. If you don't already have Online Banking at EFCU, come in or call and sign up to get started. We will walk you through the process if you need help. Just ask.

We have been very active in the Community this year. You may have seen us at the Poppy Festival and/or Thunder on the Lot. We have supported the Children's Miracle Network during their fund raising radiothon in June. And we have had several "tent sales" with the auto dealers so that you can get a good deal and a good loan on your new or used car.

With all this going on, we still have time for our Member Appreciation Day on July 16th at the Lancaster Office at 44288 10th Street West. Credit Union Members are invited to bring any paper document, old tax forms, bills and more to be securely shredded by Cintas.

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Hope to see you at the Credit Union.

Stanley W. Turner
President/CEO