



SPRING | 2009

EDWARDS
FEDERAL CREDIT UNION

Cordially invites you to the

*47th
Annual Meeting*

April 16, 2009

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

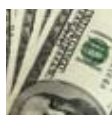
Ticket price includes a sit down dinner, with a choice of either Chicken or Beef.

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 10, 2009



WE HAVE MONEY TO LEND

- 1) We have money to lend! Why do I write that, you ask? In normal times, all the financial institutions have money to lend. After all, that is their business.

But these are not normal times. Unless you don't read the newspaper, listen to the radio, or watch the news on TV, then you already know what is going on, and I don't need to repeat it.

Your Edwards Federal Credit Union did not participate in the sub-prime lending programs or investments that have resulted in Washington Mutual and Downey

Savings being bought out. On the other hand, EFCU continues to be strong financially and is considered to be Well Capitalized by the National Credit Union Administration (our regulator).

- 2) So while others are sitting back, waiting for the economy to turn around, your Edwards FCU is moving forward.

This year will be a year of many improvements including our enhanced Courtesy Pay program, a new way to finance vehicles through DealerTrack, and some additional products and services designed for the "Edwards Experience."

Just what is the Edwards Experience, you ask? We value you, the member, and want to do whatever it takes to make your experience at Edwards FCU a positive one. We are different from other financial institutions, and we are better than other financial institutions.

We are more than just a place to get your car loan. We have a great online banking program and Bill Pay program that are free to our members. We have a great, well-trained staff that is focused on providing the quality service you deserve.

- 3) Be sure to invite your friends and neighbors to do their banking business at Edwards FCU, your community credit union serving anyone who works or lives in the Antelope Valley. Yes, the Edwards Experience can be enjoyed by all of our members, so spread the word.

Have a great Springtime, come to the Annual Meeting on April 16, and enjoy the Edwards Experience. Thank you for your business.

Stanley W. Turner
President/CEO

TAX TIME IDENTITY THEFT SCAMS

Phishing has grown in occurrence and complexity. In addition, a poor economy, tighter restrictions on credit, and a general feeding-frenzy of identity theft will fuel an increase in tax-time scams and schemes. Among the scams you might see this year are:

- Emails that promise a refund you might or might not be due.
- Emails notifying you that you're being audited or have been audited.
- Emails or telephone calls to verify your citizenship status.
- Confirmation phone calls from someone claiming to be an IRS representative who needs to verify your personal and banking information before you tax refund can be released.

IDENTITY THEFT TIP:

There is one time of year that I dislike more than any other—tax time. I'm sure there are plenty of reasons that other people dislike tax time, too, but here's one more: identity theft. Statistics show that during 2008, there were more than 500 web sites responsible for emails to hundreds of thousands of taxpayers in nearly 1500 different tax related scams. And you can bet your refund that this year, there will be more scams and more identity theft that during past years.



PROTECTING YOUR IDENTITY FROM TAX TIME SCAMS

Here are some ways that you can protect yourself from tax time scams as well as during the rest of the year:

- **Understand how the IRS and other agencies communicate with constituents.** According to the IRS web site, you will never receive an email or telephone communication from them requesting personal information. The IRS does business the old fashioned way; though the mail.
- **Know what's required.** The IRS never requires additional forms or information to be submitted for you to receive your refund from them.
- **Know who you're hiring.** If you plan to hire someone to prepare your taxes, make

sure you know who it is. Many online tax preparation companies spring up around tax time, some of them nothing more than a scam.

- **Protect your computer.** If you plan to file your taxes online, be sure you have current anti-virus, anti-spyware, and firewall protection installed.

Tax time is stressful enough. Don't let identity theft make it any more stressful than it has to be. Be aware of the risks that you might face and be diligent about protecting your personal information, both in the real world and online. Then, when tax season is over, you can enjoy your refund in peace.

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: 8:00 a.m. - 4:00 p.m., Mon - Fri.
Closed each day 1:30 p.m. - 2:00 p.m. for lunch

President/CEO

Stan Turner

Board of Directors

Ron Davino Chair Person
Ardith Richardson Vice Chair Person
Lindsay Harris Secretary
Robert Large Treasurer
Colonel Nancy Reeves-Flores Director
Martin O'Brien Director
Lora Counts Director

Supervisory Committee

Kimberly Dunham Chair Person
Deborah Letourneau Member
Jeffrey Veselenak Member
Kenita Bushee Member

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A Message from the President

The Edwards Experience

I have been in this business a long time, and I always want the members to have a positive experience with their credit union. At Edwards Federal Credit Union, we are different, and in my view, we are better than the other financial institutions in the Antelope Valley.

We are headquartered in the Antelope Valley, not New York or North Carolina, or Minnesota or Utah. Your money stays in the Antelope Valley and helps our local economy. Our focus is on you, the member, not some distant stockholder. After all, you own the credit union and you have a say in how we operate.

We listen to the members. We know that they want great service, low rates on loans, high rates on savings, and low fees and charges. Our primary goals are to operate in the best interests of the membership and to make sure that the Edwards Experience exceeds your expectations.

In the coming months, you will hear more about the Edwards Experience, and we hope you enjoy the benefits of being a member.

Stanley W. Turner
President/CEO

BILL PAY WINNER

If you have Bill Pay with Edwards FCU, you may have noticed the sweepstakes promotion recently. Our online banking vendor, Digital Insight, funded the sweepstakes and awarded a **\$50,000** check to American Eagle pilot Captain **William Karr Jr.** of Lake Dallas, Texas. Karr was randomly chosen in the nationwide contest to help raise awareness of the benefits of paying bills online. In the sweepstakes, new Bill Pay users earned \$10 by paying 10 bills online. Ten daily instant prizes of \$100 were also available, as well as a chance for the grand prize. Another sweepstakes is underway, called the Pot of Gold. Give it a try. You could be the next winner!

