



Newsletter

Summer 2026 | *Providing Financial Services to Achieve Your Dreams*



EARNING \$50* HAS NEVER BEEN EASIER!

Refer an eligible person to Escondido FCU and you'll both earn \$50* once they establish their account! So share your credit union that has secure banking, more perks, fewer fees, and is built around its members—not profits.

So who's Eligible? Your ENTIRE family! Plus, City of Escondido (COE) Employees, Retired COE Employees, COE Elected and Appointed Officials, Any COE Volunteers, Employees & Volunteers of the California Center for the Arts, and more. Contact us for more details!

*Restrictions apply. Must be a new account for new members. Minimum \$25 required to open account. Requires enrollment in eStatements immediately. The bonus will be added to the Savings Account the first week of the following month or within 60 days from account opening. The bonus will be forfeited by the members if the account does not remain open for a minimum of 6 months. Account and membership are subject to approval. Escondido Federal Credit Union reserves the right to change or end this promotion without notice. Federally Insured by NCUA.

COMING SOON - TAP TO PAY DEBIT CARDS

Experience the ultimate upgrade in checkout efficiency with our new tap-to-pay debit cards!

Designed to get you through the line faster than ever with a simple wave of your hand. Beyond the speed, you can shop with total peace of mind knowing that each transaction is protected by advanced encryption technology that keeps your debit account secure.

The future of secure and effortless spending is just around the corner. You will automatically receive your enhanced debit card with your next scheduled renewal, so keep an eye out for it in the mail!



**3.99%* FOR UP
TO 72 MONTHS**



DRIVING FINE AT 3.99!

Drive your dream car with auto loan rates as low as 3.99%* APR for 72 months! Whether you're buying new or used, refinancing, or upgrading your ride, now's the perfect time to save.

Apply today and start driving with confidence!

*APR = Annual Percentage Rate. Rates as low as 3.99% APR are based on approved credit. Actual rate may vary based on creditworthiness, loan term, and year of vehicle and vehicle value. Offer subject to change without notice. Cannot be combined with direct deposit auto pay discounts. Not applicable to existing EFCU loans.



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4.99%* APR BALANCE TRANSFER IS BACK!

For a limited time, EFCU is offering a fixed rate Balance Transfer on your EFCU MasterCard Credit Card! Ditch high interest and start saving today! **PLUS! NO BALANCE TRANSFER FEE!**

*The Balance Transfer will have a promotional fixed Annual Percentage Rate (APR) of 4.99% for 12-months. After 12 months the APR will revert to the fully indexed variable rate. The rate will change on the first Change Date following the end of the promotional period. The recalculated rate will be applied to all outstanding balances as of the day following the billing cycle. Other eligibility restrictions may apply. Escondido FCU may discontinue this promotion at any time without notice.

PRIVACY DISCLOSURE FOR ESCONDIDO FCU

We collect non-public information about you from the following sources:

1. Information we receive from your applications and other forms such as your name, address, social security numbers, assets, and income.
2. Information about your transactions with us, our affiliates or others including account balances and payment history.
3. Information we receive from a consumer reporting agency such as creditworthiness and credit history.

To conduct the business of the Credit Union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures may include information to process transactions on your behalf, conduct the operations of the Credit Union, and follow your instructions as you authorize or protect the security of financial transactions.

If you do not wish to have us disclose non-public information about you to third party affiliates, you may direct us not to make those disclosures other than those permitted by law. Non-member joint account holders and co-borrowers may exercise this right to opt-out. If you wish to opt-out please contact Escondido Federal Credit Union, 201 N. Broadway, Escondido, CA 92025-2798.



THE BASICS

Board of Directors

- Neil Mueller, President
- Mike Nelson, Vice President
- Andrew Trudell, Treasurer
- Kelly Spire, Secretary
- John Donnellon Jr.
- Dan Zorn
- Phyllis Laderman

Connect

- Phone: (760) 839-4606
- Fax: (760) 203-1803
- www.EscondidoFCU.org
- EFCU@Escondido.org

PO Box 1957
Escondido, CA 92033

Upcoming Holiday Closures

- Juneteenth June 19
- Independence Day July 3
- Labor Day September 7
- Indigenous Peoples' Day October 12
- Veterans' Day November 11

Location

201 North Broadway
Escondido, CA 92025

Hours:

Monday to Thursday:
9:00 a.m. to 4:00 p.m.
Friday: Call for Hours

