



# Newsletter

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



## EARN \$50 FOR EVERY FAMILY MEMBER!

Share your credit union with your **entire** family! Did you know your entire family and your entire **extended** family is eligible for membership!? Refer your family to Escondido FCU and you'll both earn \$50<sup>1</sup> once their account is established! By referring your loved ones, you help us grow stronger together so we can continue offering you the great benefits you enjoy:

- **Low Loan Rates**
- **Competitive Certificate Rates**
- **Fewer and Lower Fees**

Remember, you are the reason we began—and the reason we keep going. Together, we're better. Thank you for being a valued member!

## LOW RATE, FULL TANK

Upgrade your ride for less! Get auto loan rates as low as **3.99% APR\*\*** on 2023 or newer vehicles for up to 72 months. Plus, fund your auto loan in September and receive a **\$150 gas card** to fuel your next adventure!

\*\*APR = Annual Percentage Rate. Offer valid on 2023 or newer model year vehicles. Rates are based on creditworthiness, loan-to-value, and term length, and are subject to approval. Existing Escondido Federal Credit Union auto loans are not eligible for refinancing or the gas card promotion. \$150 prepaid Visa gas card awarded upon loan funding; recipient is responsible for applicable taxes. Promotion valid September 1–30, 2026, and subject to change or cancellation without notice. Federally insured by NCUA.



## FEEDING ESCONDIDO

Escondido Federal Credit Union is collecting monetary donations for Feeding San Diego through the end of September. Feeding San Diego routes rescued, nutritious food directly to trusted local **Escondido partners** that keep our community healthy, vibrant, and fed. Normally, \$1 = 2 Meals but EFCU is matching every dollar you donate! So in our case, **\$1 = 4 Meals!**

The collected funds will help alleviate hunger right here in our community. For more information you can visit [feedingsandiego.org](https://feedingsandiego.org).

If you'd like to donate you can call or email us directly and *be the hand that feeds Escondido*.  
**760-839-4606 | [efcu@escondido.org](mailto:efcu@escondido.org)**

## SKIP A LOAN PAYMENT

### HOLIDAY SKIP-A-LOAN PAYMENT

In preparation of the coming holiday season, EFCU will be offering the Skip-A-Loan Payment\* come this November! This is an easy and great way to have some extra cash during the holidays. Complete and turn in a Holiday Skip request form with the required fee. The fee is per loan at \$30.00 each. Fees can be paid via account transfer. Visit us online or at the branch for a Skip-A-Loan request form. **Please note, the skip forms are only available after your November payment(s) have been made.** \*Terms and conditions apply. Not applicable to everyone. Call or email for details. See below for contact information.

### QUICK & EASY STEPS TO AVOID A SCAM

1. Never provide information to unknown or unexpected sources.
2. Never click links or download attachments from unknown or unexpected sources.
3. Verify the company's or individual's legitimacy directly online or via phone separately from the original communication received.
4. If something seems suspicious, it probably is. Be cautious!

For more detailed tips visit: <https://www.escondidofcu.org/resources/>  
**Scroll down to Scam & Identity theft information.** Educate yourself to protect yourself.



### 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

[efcu@escondido.org](mailto:efcu@escondido.org)

PO Box 1957  
Escondido, CA 92033

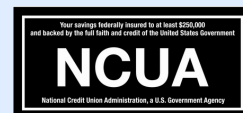
#### Holiday Closures

Sept 7 ..... Labor Day  
Oct 12 ..... Indigenous Peoples Day  
Nov 11 ..... Veterans Day  
Nov 26 ..... Thanksgiving Day  
Nov 27 ..... Day After Thanksgiving

#### Location

201 North Broadway  
Escondido, CA 92025

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



<sup>1</sup>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.