



Newsletter

Winter 2025 | *Providing Financial Services to Achieve Your Dreams*



GROW WITH US

Share the Benefits with Your Family!

We're proud to serve members like you, and we'd love to welcome your family into our credit union community. 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!

BETTER LENDER. BETTER RATES.

Refinance your auto loan with us and get up to 1%* off your current APR* when you bring your loan from another lender. That means lower monthly payments, no hidden fees, and more room in your budget — without trading in your car. It's fast, easy, and built to save you money. Apply today and put more cash in your tank!

*APR = Annual Percentage Rate. Escondido Federal Credit Union will beat your current rate by up to 1.00%, not to exceed a rate lower than 3.00%. Based on approved credit. Must provide proof of current APR statement. Escondido Federal Credit Union may discontinue this loan promotion at any time without notice. Existing EFCU auto loans are not eligible for this promotion.

1% AUTO LOAN RATE REDUCTION*



PREVENTING LITHIUM-ION FIRES

As part of the "Charge into Fire Safety" campaign, CAL FIRE and the NFPA are aiming to educate the public on preventing injuries, property damage, and dangers to first responders caused by battery-related fires. The article below is a short and easy read that discusses the fire risks associated with lithium-ion batteries and offers key safety tips to prevent accidents. It advises using certified chargers, avoiding overcharging, and charging devices only on hard, non-flammable surfaces. Lithium-ion batteries are in most devices we use daily such as smart phones and tablets.

View more from San Diego County here:

<https://www.countynewscenter.com/safety-measures-can-prevent-lithium-ion-fires/>





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NEED SOME EXTRA DOUGH?

Make this season stress-free with a Holiday Personal Loan! Borrow up to \$5,000 with rates as low as 6.99% APR*. Whether it's gifts, travel, or festive plans, we've got you covered.

Enjoy quick approvals, flexible terms, and no hidden fees. Funds can be in your account in as little as 24 hours!

Apply today and bring more joy to your holidays, without the financial strain.

*APR = Annual Percentage Rate. Based on approved credit. Escondido Federal Credit Union may discontinue this loan promotion without notice at any time. Loan amounts, rates, and terms offered may vary. Federally insured by NCUA.

CALL FOR NOMINATIONS

The Board of Directors plays a vital role in guiding the strategic direction and financial well-being of our credit union. These volunteer leaders represent the interests of our members and help ensure strong, member-focused governance. We are currently accepting nominations for three open board seats. This is a unique opportunity to make a meaningful impact on our credit union's future.

The election will be held at our Annual Meeting in March 2026, and the deadline to submit nominations is February 10, 2026.

Members in good standing are encouraged to apply. For full requirements and nomination forms, please visit our website at:

<https://www.escondidofcu.org/apply/index.html> and scroll to the bottom of Account Services & Forms.



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
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Escondido, CA 92033

Holiday Closures

- December 24 Close at 1pm Christmas Eve
- December 25 Christmas Day
- December 31 Close at 1pm New Year's Eve
- January 1 New Year's Day
- January 19 MLK Jr. Day

Location

201 North Broadway
Escondido, CA 92025

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

