



# Newsletter

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



## **2026 ANNUAL MEETING**

Join us for prizes\* light refreshments! Members of the Credit Union are invited to attend the 66th Annual Meeting. This annual meeting will review our financials for 2025 and discuss our plans for the future. Light refreshments will be served at 5:15pm and the meeting will begin promptly at 6:00pm. Don't miss out on this special event!

Monday, March 16th, 2026 | 5:15PM  
Escondido City Council Chambers  
201 N Broadway, Escondido, CA 92025

\*Must be a current member in good standing and be present to win.

## **DRIVING FINE AT 3.99**

Drive your dream car with auto loan rates as low as 3.99%\* APR for 66 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.

**AUTO RATES  
AS LOW AS  
3.99%\***



## **STUDENT SCHOLARSHIP PROGRAM**

Escondido Federal Credit Union is proud to once again announce a scholarship award program to recognize outstanding students for their dedication to academic excellence. Scholarship(s) will be awarded to members accepted by and planning to attend, or members continuing, any postsecondary education.

Please visit online, email, or call for application requirements and required items. Submit the application and required list of items to Escondido FCU postmarked no later than April 30, 2026 (for mailed submissions) or dropped-off at the City Hall branch by 4:00 p.m. on April 30, 2026. No exceptions will be made. Incomplete applications will not be reviewed. We look forward to seeing this years applicants!



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## EARNING \$50\* HAS NEVER BEEN EASIER!

Refer an eligible new person to Escondido FCU and you'll both earn \$50\* once their account is established! Plus, they'll gain your community-focused credit union with secure banking, more perks, fewer fees, that is built around people —not profit. **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.

## ELDER ABUSE AWARENESS

This type of abuse is defined as the illegal or improper use of an elder's funds, property, or assets. Examples include, but are not limited to, cashing an elderly person's checks without authorization or permission; forging an older person's signature; misusing or stealing an older person's money or possessions; coercing or deceiving an older person into signing any document (e.g., contracts or will); and the improper use of conservatorship, guardianship, or power of attorney.

Help is available for victims. If you suspect or spot the warning signs of a possible problem, make a call for help if an elder is in need of assistance. For more information or if you suspect elder abuse, neglect, or exploitation please call 1-800-677-1116.



*Awaiting Spring*

## 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

### Holiday Closures

- April 3 | Closing at 1pm ..... Good Friday
- May 25 ..... Memorial Day
- June 19 ..... Juneteenth
- July 3 ..... Fourth of July

### Location

201 North Broadway  
Escondido, CA 92025

### Hours:

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

