



# Newsletter

Fall 2024 | Escondido Federal Credit Union

*Providing Financial Services to Achieve Your Dreams*



## THRIVE TOGETHER

The 2024 Membership Drive is in full effect with Unlimited Referral Bonuses for you! Share the benefits of EFCU Membership! Refer someone eligible\* to Escondido Federal Credit Union you'll each receive \$25.00!\*\*

\*Eligible persons are City of Escondido (COE) former and current employees, COE Volunteers, Elected/Appointed COE Officials, and ALL Family members of the aforementioned groups. **(This even includes your extended family outside of your household!)**

\*\*To receive the \$25.00 the new member must open a Regular Share with \$25.00 (savings), a Share Draft with \$5.00 (checking), Enroll in E-Statements, and set up a minimum \$20 Direct Deposit.



## WE CAN BEAT THAT RATE!

For a limited time, bring your existing auto loan to EFCU to lower your APR by up to 1.00%!\*

This promotion is for auto loans that are already financed at other financial institutions.

\*We will beat your current rate by up to 1.00%, not to exceed a rate lower than 3.00%. Only applicable to new money and 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.



## CURRENT AFFAIRS?

San Diego County is home to diverse landscapes, beautiful beaches, and great weather that we all love. While we can't predict when disasters will strike, you can take five steps today to be prepared.

1. Create your own Personal Disaster Plan
2. Register your cell phones for emergency alerts
3. Download the SD Emergency mobile app, now with Earthquake early warning
4. Make an Evacuation Go-Kit and a Shelter-in-Place Stay Kit (do not forget your pets)
5. Login to <https://www.alertsandiego.org> and download your free Personal Disaster Plan Template

Your safety is our top priority. Be prepared and stay safe.



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## DEBIT SHIELD

EFCU has made it even more convenient to protect your bank account with our free Debit Shield tools—Remote Card Control and eAlerts. Remote Card Control makes it possible to quickly lock and unlock your debit card (either through online banking or our mobile app), and eAlerts will send you notice of your card being used as well as other banking activity. Remote Card Control offers peace of mind to ensure that no unauthorized or fraudulent charges occur.

## EFCU SCHOLARSHIP WINNER

For over 20 years, Escondido Federal Credit Union has awarded \$1000 scholarships to its members that are committed to continuing their education. The Annual Scholarship Award Program recognizes outstanding students for their dedication to academic excellence.

We would like to congratulate Madison L. as the recipient of our 2024 Annual Scholarship Award Program! Congratulations Madison! We wish her and all EFCU students success in their academic careers!

Be sure to partake in next years Annual Scholarship Award Program which will be announced by July, 2025.



## THE BASICS

### Board of Directors

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

### Connect

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Fax: 760-203-1803

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

PO Box 1957  
Escondido, CA 92033

### Location

201 North Broadway  
Escondido, CA 92025

Hours:  
Monday to Friday  
9:00 a.m. to 4:00 p.m.  
Every other Friday  
9:00 a.m. to 1:00 p.m.

### Holiday Closures

October 14 ... Indigenous Peoples' Day  
November 11 ..... Veteran's Day  
November 28, 29 ..... Thanksgiving  
December 25 ..... Christmas Day  
January 1 ..... New Year's Day

