



Newsletter

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



HELP US GROW...

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, we exist because of you, and for you. Thank you for being a valued member!

TRANSFORM YOUR HOME THIS FALL

Take advantage of the equity in your home today!

With our Home equity Line of Credit and our Home Equity Loan you can choose to take an exotic vacation or even a staycation working on improvements in or around your home. With our low rates* we can help you make these dreams a reality by using the equity in your home to get cash for all of your needs. Give us a call or stop by and visit us today and see what we can do for you!

*Rate is based on credit worthiness, determined loan to value, and is a variable rate loan



BECOME AN EFCU BOARD MEMBER

- BE AT LEAST 18 YEARS OF AGE
- BE A MEMBER IN GOOD STANDING
- BE AVAILABLE ONCE A MONTH FOR MEETINGS



CALL FOR NOMINATIONS!

An important reason for the success of the Credit Union is the Board of Directors. We will have three seats open for election March, 2026. Each Director serves for a period of two years, must be a member in good standing, and be elected by the membership at our annual meeting in March. We encourage any member that is interested in serving on our Board to contact our Nominations Committee by February, 2026. Please submit your interest via email or letter and we will have a Committee member contact you directly. See reverse side for contact information.



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SKIP A LOAN PAYMENT

HOLIDAY SKIP-A-LOAN PAYMENT

This holiday season, Escondido Federal Credit Union is offering Skip-A-loan* in December! It's available once your November 2025 payment(s) are made. It's easy and is a great way to have some extra cash during the holidays. Just complete and turn in a Holiday Skip request form with the 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.

*Terms and conditions apply. Not applicable to everyone. Call or email for details. See below for contact information.

EASY STEPS TO TAKE TO AVOID A SCAM

Block unwanted calls and text messages.

Don't give your personal or financial information in response to a request that you didn't expect.

Resist the pressure to act immediately.

Stop and talk to someone you trust.

For more detailed tips visit:

<https://www.escondidofcu.org/resources/index.html>

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

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Fax: 760-203-1803
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PO Box 1957
Escondido, CA 92033

Location

201 North Broadway
Escondido, CA 92025

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

Holiday Closures

Oct 13 Indigenous Peoples' Day
Nov 11 Veterans' Day
Nov 27 Thanksgiving Day
Nov 28 Day After Thanksgiving

