



Newsletter

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



DID YOU KNOW...

Did you know your *entire* family is eligible for membership with Escondido Federal Credit Union? With you being a member it opens up eligibility for everyone in your family, not just those in your immediate family or just the ones you may live with. This means every extended family member you can imagine is eligible to become a member and receive all of the wonderful perks EFCU has to offer. Your family is our family!

Here is a full list of those eligible for EFCU Membership: City of Escondido (COE) former and current employees, COE Volunteers, Elected/Appointed COE Officials, California Center for the Arts employees, COMPACT employees, volunteers for the City of Escondido, and ALL Family members of the aforementioned groups.

SPRING CLEAN YOUR FINANCES

Escondido FCU is proud to offer its short-term Spring Signature Loan!

For a limited time members can apply for a Signature Loan for an amount of up to \$5,000* with rates as low as 6.99%* and terms up to 24 months!

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



EFCU STUDENT SCHOLARSHIP

Escondido Federal Credit Union is proud to announce a scholarship award program to recognize outstanding students for their dedication to academic excellence. Scholarship(s) of up to \$1,000 will be awarded to first year and continuing college, university or technical school students who are members of EFCU.

Please contact us for complete details on eligibility.

760-839-4606 | efcu@escondido.org | www.EscondidoFCU.org



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WE CAN BEAT THAT RATE!

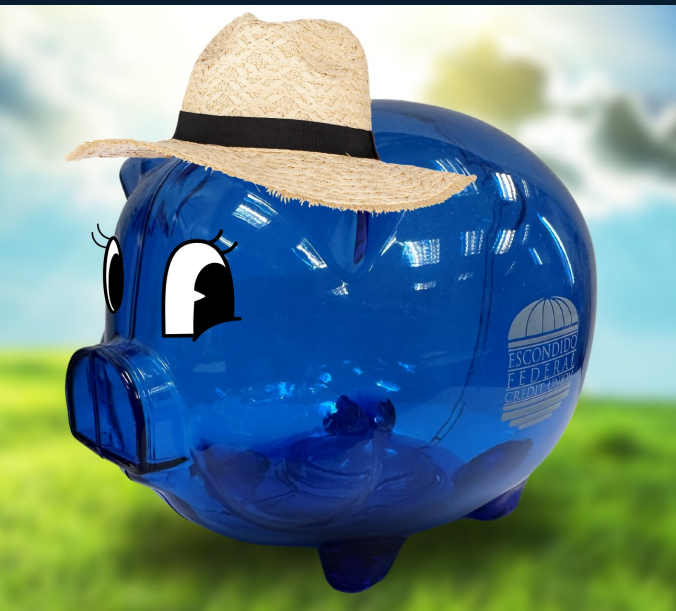
Is your vehicle financed elsewhere? Let EFCU lower your auto loan rate by up to 1.00%* off your current APR! We will even keep the remaining term of your loan so you pay it off when you planned! Save money today and refinance with EFCU!

*Annual Percentage Rate. Based on approved credit. EFCU may lower your current non-EFCU auto loan APR by up to 1.00% not to exceed a rate lower than 3.00%. NOT APPLICABLE TO EXISTING EFCU LOANS. Must provide proof of current APR statement. We may discontinue this loan promotion at any time 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.



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

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

April 18 Good Friday Close at 1:00 pm
May 26 Memorial Day
June 19 Juneteenth
July 4 Independence Day

