



Newsletter

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



DID YOU KNOW...

Did you know your *entire* family is eligible for membership with EFCU? With you as a member, it opens up eligibility for **everyone** in your family! Not just your immediate family or the ones you may live with but every extended family member you can imagine! Your family is our family!

PLUS! As a member, you are eligible to begin using EFCU's **Fun Express** Benefit Program to save time and money for yourself and your family! Fun Express provides **discounts** for southern California **theme parks, dinner theatres, water parks, movie theatres, car dealerships, car rentals**, and many other companies and attractions locally and throughout Southern CA.

WE CAN BEAT THAT RATE!

Do you have an auto loan financed elsewhere? If yes, bring your loan here for a lower APR* and start saving money today! We can even keep your remaining term the same so you pay it off when you planned! By lowering your APR, you pay down the principal faster which means you pay less in interest over the lifetime of your loan.

*Annual Percentage Rate. Based On Approved Credit. New APR with EFCU not to be lower than 3.00% or exceed 84 Months. Not applicable to existing EFCU loans. Must provide proof of current APR statement. Escondido Federal Credit Union may discontinue this loan promotion at any time without notice.



GET UP TO 1.00% OFF!!!



2025 EFCU SCHOLARSHIP RECIPIENTS!

This year Escondido Federal Credit Union was able to award a total of **\$8,000 in scholarships** to its members. Please join us in congratulating our 2025 recipients:

Kyla N, Cristian M, Hannah U, Peyton D, Autumn N, and Marlene G!

Will you be attending any Post Secondary Education in 2026? Be sure to look for next years Scholarship Award Announcement! Follow us on Facebook, Instagram, and LinkedIn!



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hello
SUMMER



LIFE HAPPENS AND WE'VE GOT YOUR BACK!

From unexpected expenses to dream vacations, Escondido FCU is proud to offer its short-term **Summer 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.

PRIVACY DISCLOSURE FOR ESCONDIDO FCU

We collect non-public information about you from the following sources:

1. Information we receive from your applications and other forms such as your name, address, social security numbers, assets, and income.
2. Information about your transactions with us, our affiliates or others including account balances and payment history.
3. Information we receive from a consumer reporting agency such as creditworthiness and credit history.

To conduct the business of the Credit Union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures may include information to process transactions on your behalf, conduct the operations of the Credit Union, and follow your instructions as you authorize or protect the security of financial transactions.

If you do not wish to have us disclose non-public information about you to third party affiliates, you may direct us not to make those disclosures other than those permitted by law. Non-member joint account holders and co-borrowers may exercise this right to opt-out. If you wish to opt-out please contact Escondido Federal Credit Union, 201 N. Broadway, Escondido, CA 92025-2798.



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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Location

201 North Broadway
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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

June 19 Juneteenth
July 4 Independence Day
Sept 1 Labor Day
Oct 13 Indigenous Peoples' Day

