



# Spirit

April 2022

## Get MORE with an EFCU Auto Loan!

**A**t EFCU, our vehicle loans not only come with great rates worth celebrating and flexible terms to put you in the driver's seat, they also feature many extra benefits and add-on products to save you serious cash:

### Know the vehicle's history

EFCU members can receive a CARFAX Vehicle History Report for only \$20. Simply supply us with the Vehicle Identification Number (VIN) of the car you're interested in purchasing, and you'll receive detailed information on it.

### Fill in the GAP

In the event that your vehicle is totaled beyond repair, or stolen and not recovered, Guaranteed Asset Protection (GAP) will cover the difference between your vehicle's value and the amount you still owe on the loan.

### Protect yourself

With Debt Protection, your loan payments may be reduced or paid off up to the contract maximums if a protected event such as

**New & Used Autos** as low as **2.29%** APR  
Up to 66 months!



Repayment example: New or used auto, if you borrow \$35,000 at 2.29% APR for 66 months, your monthly payment is approximately \$564.90. Rate valid thru May 31, 2022.

disability, loss of life or involuntary unemployment occurs. Eglin FCU Debt Protection may be added to your existing loan(s) at any time.

**For additional information on any of our auto loans or add-on products simply stop by, give us a call, or go to [eglinfcu.org/autos/](http://eglinfcu.org/autos/).**

**Our ATM sites near Niceville High School and Jonquil Avenue are being upgraded to add more services with the installation of two new drive-up Video Teller/ATMs at each location.**



locations where they can speak to an EFCU Teller over two-way video between the hours

Construction is expected to be complete in April. Members will have two additional convenient

of 9 a.m. and 5 p.m. Monday through Thursday and 9 a.m. and 7 p.m. Fridays.\* At the Niceville location, drivers will have the new option to exit onto Cedar Avenue. You can also use your EFCU ATM or Debit card 24/7 at the Video Teller/ATMs. Additional drive-up Video Teller/ATMs are located at most of our branches.

\*Video Teller hours are not applicable on holidays.

### New in May!

If you receive paper statements in the mail, your May statements and envelopes will have a NEW LOOK!

# Smoothing Market Ups and Downs

**R**ecent events have led to investor anxiety, resulting in market volatility. No matter which way the market is moving, trying to choose the “right” time to buy or sell can be stressful and counterproductive. An investor who waits to buy or sell can be frustrated as prices rise and then decide to stop waiting and purchase securities just before prices drop. On the other hand, an investor who sells when prices are dropping may lock in losses and miss out on gains when the market turns upward again. That’s why one of the most fundamental maxims of investing is *You can’t time the market*.

One approach that might help steady your blood pressure and build your portfolio over time is dollar-cost averaging.

Dollar-cost averaging involves investing a fixed amount on a regular basis, regardless of share prices or market conditions. Theoretically, when the share price falls, you would purchase more shares for the same fixed investment. This may provide a greater opportunity to benefit when share prices rise and could result in a lower average cost per share over time.

If you are investing in a workplace retirement plan through regular payroll deductions, you are already practicing dollar-cost averaging. You can also follow this strategy outside of the workplace by setting up automatic contributions to an IRA or other investment account.

At Eglin Wealth Management, we use a similar approach when shifting to a more conservative strategy as clients approach retirement.



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## wealth

See it. Build it. *Live it.*

Go to [eglinfcu.org/investments](http://eglinfcu.org/investments)  
**Retirement Services – Insurance Services**  
**Financial Management – Investments**



Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



## Keep Your Beneficiary Updated On Your Account

**K**eeping the beneficiaries on your accounts updated is important to ensure your wishes are fulfilled should anything happen to you. Major life events or financial changes may affect who you want to name as your beneficiary. Use this list to help you remember when to update or add beneficiaries:

- Opening a new account
- Retirement
- Divorce
- Marriage
- Job change
- Death of joint owner
- Childbirth

Not sure who you have listed as a beneficiary? Simply call us or stop by any branch to inquire on who you currently have listed to receive your funds should something happen to you. If you are out of the area or would like more information, please contact us at 850.862.0111 or 800.367.6159 and select Option 4. We’re here to help!





**EFCU was awarded Corporate Business of the Year for 2021 by the Fort Walton Beach Chamber of Commerce!**

## What's Your Password?

**A**ccording to SplashData, a provider of password management applications, the top 15 most common passwords on the web are:

- |              |             |               |
|--------------|-------------|---------------|
| 1. 123456    | 6. 12345678 | 11. Nothing   |
| 2. 123456789 | 7. 12345    | 12. Secret    |
| 3. qwerty    | 8. Iloveyou | 13. Password1 |
| 4. password  | 9. 111111   | 14. Admin     |
| 5. 1234567   | 10. 123123  | 15. 987654321 |

Make sure your password isn't easy to guess! Avoid using your email address or any part of your first or last name in your password.

All your online passwords should use a combination of upper and lower-case letters, numbers and special characters. An easy-to-remember phrase could be one way to have a unique and safe password, such as "We\_dine\_at\_9" or "Red-ripe-Tom8oes." Avoid using the same password for multiple sites, especially social networking sites.



## ★ Officials ★

### Board of Directors

James Pitts..... Chairman  
 Robert Harlan..... Vice Chairman  
 Russ Corbitt..... Sec./Treasurer  
 Richard Adams..... Director  
 Daniel McInnis..... Director  
 Barbara Patty..... Director  
 William S. Rone..... Director

### Senior Management

Jerry Williams..... President/CEO  
 Kenny Girot..... Chief Operations Officer  
 Cathie Staton..... Chief Strategy Officer  
 Gina Denny..... SVP Human Resources  
 Tim Farnsworth..... SVP Information Technology  
 C. Grant..... SVP Accounting  
 Rocky Magee..... SVP Information Systems  
 Kim Nauta..... SVP Branch Operations  
 Dawn Oravetz..... SVP Payment Systems  
 Laura Coale..... VP of Marketing and PR  
 Neko Stubblefield..... VP of Membership/  
 Community Development

### eglinfcu.org

#### Phone Numbers

Main Phone: 850.862.0111  
 Nationwide: 1.800.367.6159

#### For Info on: Go to:

Rates [eglinfcu.org/rates/](https://eglinfcu.org/rates/)  
 Fees [eglinfcu.org/fees/](https://eglinfcu.org/fees/)

**Change PIN 24/7  
 ATM Card, Debit Card  
 or Mastercard:  
 Call 1.866.762.0558**

#### To Report Lost Cards:

850.862.0111 or 1.800.367.6159,  
 option 1 for Card Services



## 5-Star Performer, 4th Quarter 2021 ★ ★ ★ ★ ★

Congratulations to Mortgage Underwriter NormaJean Enlow, the 5-Star Performer of the 4th Quarter of 2021. NormaJean is the ultimate team player and wears many hats in the Mortgage Services department. There is no task too great for her to jump into (with a smile) and accomplish. NormaJean continually goes above and beyond what is expected of her. She radiates positivity, and you cannot help but feel uplifted after even a short interaction with her. She is a joy to be around, and this honor is well-deserved!

