Get MORE with an EFCU Auto Loan!

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 addon 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



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/.

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.



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

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

Recent 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.



Mark Kilbride
CFS Registered Financial Advisor
850.862.0111 x1321
Mark.Kilbride@CUSOnet.com

wealth
See it. Build it. *Live* it.

Go to 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

Leeping 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
----	--------

- 2. 123456789
- 3. qwerty
- 4. password
- 5. 1234567
- 6. 12345678
- 7. 12345
- 8. Iloveyou
- 9. 111111
- 10. 123123
- 11. Nothing
- 12. Secret
- 13. Password1
- 14. Admin
- 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/ Fees 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!



Teach a Child to Save

very April through July, EFCU promotes youth savings with our Teach a Child to Save campaign. During this time, any child (under 18) who opens an account, or any existing young member who opens a new suffix, is automatically registered for a \$25 drawing from the branch where they opened the account. The drawings take place in August, and there will be one winner at each branch.

It's a fun way for your children and grandchildren to learn about saving money and about all of the resources your Credit Union has to offer. At EFCU, we're excited to help our young members learn about financial responsibility, and we work hard to provide the best financial service and support for them. Check out our Student Center at eglinfcu.org/studentcenter for some fun, educational resources. Visit any of our nine branches, and we will be happy to help them start saving!

Welcome to the EFCU Field of Membership

- · United Way Emerald Coast, Inc. Ft. Walton Bch
- The W.W. Williams Company LLC Ft. Walton Bch DBA Guaranteed Truck Service
- · Cox Communications Gulf Coast, LLC Ft. Walton Bch
- · Cox Communications Gulf Coast, LLC Destin
- · LensCrafters Destin Commons Destin
- · Kingdom Over Castles LLC Mary Esther
- 1915 South of Crestview LLC DBA Ashley Furniture HomeStore – Crestview, FL
- Small Business Development Center at University of West Florida
- Bradshaw Venture, L.P., Dba Camping on the Gulf, Miramar Beach
- Dillard Gulf Coast LLC, Dba Overhead Door Company of NWF, Valparaiso
- Dillard Gulf Coast LLC, Dba Gulf Coast Shutter, Valparaiso
- Earthbound Trading Co., Destin
- · Sugar Mill Sweets, Inc., Ft. Walton Beach

Holidays

Monday, May 30.....Memorial Day

Monday, June 20.....Juneteenth Independence Day

Dividends Declared

For the 1st quarter of 2022, the board of directors has declared a 0.20% APY (Annual Percentage Yield) on savings; and a 0.05% APY on checking accounts.

Dividend rates are declared by the board of directors at the end of each quarter from available earnings. Please contact the Credit Union for further information about other types of share accounts, rates, terms and fees, or go online to **eglinfcu.org/rates/**.



SHRED-IT EVENT ON April 23!

Join us for a Community SHRED-IT event on Saturday, April 23rd from 9 a.m. to noon, in the parking lot at our Fort Walton Beach location on 838 Eglin Parkway NE. This event is to assist our community in disposing of old documents while protecting against identity theft and fraud. Bring your personal documents (no business

documents, please) and watch as they are shredded. Stop and visit the EFCU tent while you're there! SHRED-IT is environmentally responsible, and sends all of their shredded paper to a paper mill to be recycled into new paper products! Check our website and social media for more information.

Funds in your account(s) with us are insured by the National Credit Union Administration to at least \$250,000 and backed by the full faith and credit of the United States.





