

# Trends

*Serving the educational community since 1935*



## New & Used Virtual Auto Sale

Between April 1<sup>st</sup> and April 15<sup>th</sup>, receive an incredible deal when you purchase from one of our preferred dealer-partners and finance your purchase with EdFed. You will not only get your dream car delivered to your home, but you will also receive FREE Guaranteed Asset Protection (GAP - a \$425 value<sup>1</sup>), and a \$100 gas card.<sup>1</sup> Don't wait! Act now and make no payments for up to 60 days!<sup>2</sup>

Taking advantage of this amazing deal is as easy as 1, 2, 3!

**1** Obtain pre-approval<sup>1</sup> for your loan. Just click the "Apply for a Loan" tab in Online Banking, visit [www.edfed.org/applyforaloan](http://www.edfed.org/applyforaloan), or call our Lending Center at 844-946-LOAN (5626).

**2** Once you are pre-approved, visit [www.edfed.org/groovecar](http://www.edfed.org/groovecar). Research the inventory for the car you want.

**3** Call our Auto Advantage Team at 305-270-6616 to finalize your deal and obtain the lowest price!

For a full list of preferred dealers, visit [www.edfed.org/autosale](http://www.edfed.org/autosale). Take advantage of this deal before it drives off without you.

<sup>1</sup>All loans are subject to approval and are granted based on individual creditworthiness, the ability to repay and credit score. Offer of free GAP, \$100 Gas Card, and 60-day payment deferral are only valid for vehicles purchased between 04/01/2021 and 04/15/2021 from a preferred dealership during the Virtual Auto Sales Event. To qualify, vehicle purchase must be arranged by EdFed's Auto Advantage Program and financed with EdFed. The \$100 Gas Card is provided by the applicable preferred dealership and is not redeemable for cash. Offer cannot be combined with any other offers or discounts, except the Summer Skip Program.

<sup>2</sup>The 60 day deferral is based on the date of purchase. Finance charges begin from the date of loan disbursement and are repaid over the term of the loan.

## You Say Goodbye, but We Say Hello. Hello, Hello to EdFed and the Wonderful Surprises in Store for You!

We are so excited about all of the new service enhancements coming your way in the next few months, including:

- A completely redesigned website
- Expanded financial education resources
- Member live-chat & callback capabilities
- New member programs and services
- New Online and Mobile Banking solutions

We know that these service enhancements will allow you to manage your finances with ease and convenience as we move into a brighter future as EdFed. In addition to these exciting service enhancements, EdFed will be going greener and launching a new newsletter, titled **EdFed Mosaic**, which will be premiering this summer. **EdFed Mosaic** will be distributed electronically and posted on our website. Printed copies will also be available at our branches for added convenience.



**MEMBER CONTACT CENTER**

855-2EDFED8

Hours of Operation

Monday -- Friday: 8:30 - 6:30

Saturday: 9:00 - 1:00

**HOME LOANS**

866-327-HOME

**MIAMI GARDENS**

18975 NW 2<sup>nd</sup> Ave.

Miami, FL 33169

**MIAMI LAKES**

5890 NW 158<sup>th</sup> St.

Miami Lakes, FL 33014

**DOWNTOWN MIAMI**

1498 NE 2<sup>nd</sup> Ave.

Miami, FL 33132

**27<sup>th</sup> AVENUE**

2310 SW 27<sup>th</sup> Ave.

Miami, FL 33145

**KENDALL**

7800 SW 117<sup>th</sup> Ave.

Miami, FL 33183

**PALMETTO BAY**

17500 S. Dixie Hwy.

Miami, FL 33157

**HOMESTEAD**

16460 SW 304<sup>th</sup> St.

Homestead, FL 33033

**OFFICE HOURS:**

Miami Gardens / Miami Lakes /

27<sup>th</sup> Avenue / Kendall /

Palmetto Bay / Homestead:

Monday -- Thursday: 9 - 5

Friday: 9 - 6 / Saturday: 9 - 1

Downtown Miami:

Monday -- Friday: 9 - 5

[www.edfed.org](http://www.edfed.org)

## Expecting New EdFed Credit, Debit or ATM Cards? Great Things Come to Those Who Wait!

We recognize that you may have been expecting a new EdFed Visa Credit or Debit Card. While we are just as anxious as you to receive our shiny new cards, we kindly ask for your patience while we put the finishing touches on some great new card features that will be unveiled later this summer, including:

- **Contactless Payment Technology** – Making payments at participating merchants is a breeze with contactless functionality. With transaction speeds averaging 15 seconds, contactless payments save you valuable time at checkout vs. traditional cards.
- **Enhanced Security Features** – Providing extra security for our members is a top priority at EdFed. Our new EdFed Visa Credit and Debit Cards have enhanced security features to give you added peace of mind, whenever and wherever you shop.
- **New Card Designs** – We will be revealing our vibrant new EdFed card designs soon, but trust us, they are worth the wait! Your SFEFCU card will remain active until you receive your new EdFed card, for a seamless transition.

ATM cardholders will soon receive new cards too. Be on the lookout for your new card in the coming months!

## Membership is Rewarding!

**EdFed Rewards Offers You More Ways to Redeem Your Points than Ever Before.**

Great news! Extra Credit Rewards is now EdFed Rewards, offering you exciting new ways to redeem your points!



Our new EdFed Rewards program features:

- Cash back options
- Popular and local gift card choices
- A variety of merchandise selections
- Travel perks including air, hotel and car rentals
- And exciting member experiences and event offerings

EdFed Rewards is one of the most robust rewards programs in the market today, because you earn one point for every \$1 spent with your Visa Credit Card and one point for every \$2 spent using your Visa Debit Card for signature-based transactions (non-PIN). Very few reward programs offer points on purchases made with Debit cards.

### Don't have a Visa Credit or Debit Card?

Your everyday purchases have never been more rewarding! Apply for our credit card at [www.edfed.org/applyforaloan](http://www.edfed.org/applyforaloan) or for a debit card, visit [www.edfed.org/debit](http://www.edfed.org/debit) today!



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