



# MoneyMatters

## Get To Know Our New CEO, Laura Campbell.



**Q: Tell us a little about yourself.**

**A:** I have been with the Credit Union for 22 years, the last four as President, before adding the title of CEO on August 6th. I graduated from the University of Northern Iowa with a degree in Accounting, and I am a CPA (inactive). My husband is a high school teacher, pilot, and flight instructor, and we have two children.

**Q: What are your priorities as the new CEO?**

**A:** 1. Member service is our top priority! 2. Our team – we can't provide great service without a

great team! 3. Technology – how we utilize this to make our member experience simpler and seamless. 4. Innovation – we must be proactive vs. reactive, to take advantage of our changing environment and be prepared for the future.

**Q: What are your overall goals?**

**A:** To Improve the financial lives of our members! Everything we do is for our members.

Now you know a bit about me, I hope you enjoy reading my inaugural *Money Matters* letter!

This month, on October 18, we celebrate International Credit Union Day. You might be tempted to think that this is just one more 'day' to add to the endless list. We hope you give it the benefit of the doubt. The Credit Union movement started as a community response to a crop failure. Locals chipped in money to a common, not-for-profit, fund to lend to neighbors at subsidized rates to buy bread and other staples. For almost two centuries this neighbor-helping-neighbor movement has persisted and for good reason. At its heart is the desire to care for community and provide an immeasurable service—financial security and the knowledge that loved ones won't go without.

The modern Credit Union movement, reaching over 100 countries, continues to build on this early spirit— and our Credit Union, serving Farmers employees, agents and partner organizations—is no different. As a part of this heritage, we enjoy helping our member-family achieve financial goals each day with care, smarts and a sense of purpose. But those we support are more than friends and “clients”—they are also our bosses. Like the long-ago townspeople who pooled resources, you collectively own us. In practical terms, this means that surplus profit—after paying staff and other operating expenses such as providing products and services to you—is returned to members as low loan rates, higher savings rates, and lower fees and services charges. Not to mention healthy cash bonuses.

This year, we are forecasting to pay out almost \$3 million to members in bonuses. Banks, which pass on profit to shareholders, simply don't do this. We hope you save some of this cash with us of course, for “rainy days” and to fund dreams and aspirations. In addition to providing profitable ways to save and subsidized borrowing, we also take pride in helping you manage your finances. Having financial insight is a vital part of making the most of your money, so we're always ready with advice and tools like our Financial Wellness Center and Financial Check Up—all free and designed to help you build wealth faster, and to develop healthy financial habits.

*Laura D. Campbell*

Laura D. Campbell  
President & CEO

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# Declutter Your Home And Mind This Fall

**M**ove over spring cleaning. Fall is increasingly a great time to get you and your home organized and ready for the holidays. In fact a recent survey suggests that 45% of Americans believe fall is the best time to get organized.

The folks at *Psychology Today* magazine agree, advising it's good to start with a fresh, decluttered space that makes our increased time indoors tolerable for longer. They also note that clutter is mentally exhausting.

Here are some popular goals with a little help from [Cleaninginstitute.org](http://Cleaninginstitute.org), [Huffington Post](http://Huffington Post), *Style At Home* and *Women's Day* magazines.

- 1. Hit the dry cleaners.** Launder your comforters, mattress covers, bed pillows and blankets; then turn mattresses. Don't forget throw pillows and TV-room blankets. Also, launder your curtains. They soak up humid summer air causing dust/allergens to stick.
- 2. Clean the fireplace.** And cut back tree branches that might be hanging too close.
- 3. Dust your heating vents.** These are probably full of dust and allergens after the summer hiatus.
- 4. Deep clean the house.** Remove cobwebs in the corners and around the light fixtures and ceiling fans; move furniture and clean underneath. Check the carpet for spots and stains.
- 5. Tackle the refrigerator.** Check for expiration dates and discard as needed, then clean shelves and crisper trays. Also remove dust/lint buildup outside, which can reduce cooling efficiency.
- 6. Clean/repair the outside of your home.** Better a new paint job than replacing or repairing due to rust and rot. A little prevention each season will avoid much larger and more expensive repairs down the road (our low-rate Credit Card can help with some of these costs).



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# Learning How To Win Friends And Influence People



As with most things, when it comes to mastering social skills, some people are better than others. And while our social deficits might not be as apparent to us, they are obvious to everyone around us. And these can impact every part of our lives.

Many aspects of socialization—friendships, empathy, conflict, social rejection, jealousy, etc.—happen before school-age, which makes it our job as parents to help prepare our kids for these everyday social interactions and emotions.

*Business Insider* magazine cited various studies affirming a strong link between early social skill development and success as adults, academically and workwise. The good news is your kids can learn to up their social game, with common-sense tactics that become more natural with repetition.

To help you get started, here are some consistent socialization—strategy themes and rules-of-thumb that span age groups.



## Empathy

*Women's And Children's Health Network* tells us that having good manners and respecting yourself/others is a good way of thinking about empathy. Also that your child can learn about empathy from “good” and “bad” behavior. They give some simple, everyday examples of learning opportunities.

Examples of bad behavior teaching moments are when your child:

- Turns their back on a friend while the friend is speaking to them
- Pushes someone out of the way to get a seat
- Lets the door slam in the face of someone right behind them
- Never shares, but wants others to share with them
- Forgets to say ‘please’ and ‘thank you’

*Parents* magazine advises we use these as opportunities (not problems) to inform a child’s social development by helping them learn through different scenarios. For example, ask your child how other people might feel in such circumstances.

The magazine also suggests some good habits to work on:

- Active listening –showing the other person you are listening with gestures and eye contact
- Listening with understanding and empathy (putting yourself in the place of the other person)
- Thinking before you speak
- Speaking clearly and not shouting
- Having a sense of humor

## Nonverbal Communication

Inspirational speakers know that how you communicate (nonverbally) is the main factor in getting people to relate to you. Also important in this context is “paralanguage” —tone, volume, inflection etc.

Here are a few important nonverbal cues that convey feeling and emotions, and may be good role-play opportunities with your kids:

- **Tone of Voice** — can reinforce, modify, even contradict what you are saying
- **Volume** — watch out for appropriate volume for the circumstances
- **Eye Contact** — people unconsciously reveal what they are really thinking with eyes, so look at them
- **Facial Expressions**— another cue to what a person is thinking or wants to convey
- **Gestures** — shrugging, hand gestures, waving—can augment or replace words
- **Personal space** — the distance you stand from someone conveys feelings, but can vary by culture
- **Touch** — can be “good” or “bad” but the rule of thumb is if someone seems uncomfortable, stop
- **Posture** — can reveal your emotions e.g. straight-up can display self-confidence and respect for another
- **How you look and dress** — is a reflection of how you feel, and can send powerful messages to others



Another skill-set or habit best developed early is money management skills. Your Credit Union has a number of great youth and kid’s accounts that help in this respect. They all come with awesome, age-appropriate online clubs and magazines that are fun and informative. And don’t forget, when they’re all grown up and college arrives we’ll help you with excellent student loan options! ■



## The Healthiest Habits

## Start Young

Youth savings is like flossing —a tough habit to start but very worthwhile. Responsibility for their own money and its management it is an important life skill for kids. Our **Youth Savings accounts** are:

- Age appropriate accounts (“12/Under” and “13-17”)
- No service fees plus earn a healthy rate of interest
- Special websites/online-magazines to make learning fun and rewarding
- Give access to over 5,000 branches/30,000 ATMs nationwide

**Apply Today!**

Visit [figfcu.org/youth-accounts](https://figfcu.org/youth-accounts)  
call **800.877.2345**,  
or visit your branch.



# Employee Spotlight



Meet Branch Counselor  
**Nishaun Ruiz**

Your Credit Union is only as good as the service you get from us, which is why we have such awesome employees. This issue, get to know our branch team a bit better in the 5th of our Spotlight series.

### Five hashtags that describe you?

#outgoing #lakersfanforever #coolunderpressure #leadbyserving #lifesamarathonnotasprint

### Favorite Music, Sports Team and Recreation?

I grew up in the Reseda district of the San Fernando Valley in California, which is very diverse but also close-knit. I love hanging with my friends. I'd also like to learn to cook well someday (love food!). I love playing sports—basketball (guard/strategist), football and some track. Team sports is a great life-lesson teacher! Music? Hip hop, Rap, R&B and some Pop. I help with volunteer work at church (mom does much more!).

### In your own words—what is your job?

I'm a relationship builder. It doesn't happen overnight. If other people can relate to you, you will earn the right to have them listen to you, take your advice and work with you as a trusted partner.

### A secret talent and ambition?

I wanted to be a Lakers guard. Speaking of which, this might be their year, or next! I'm starting a communications/marketing degree this fall and have a good "Sports IQ," so being a sports agent might be fun!

### A piece of wisdom to live by?

My mother brought me up humble. To think of others. Along these lines, the best asset is the relationships you build and how you help others. A good guard does that in basketball — feeds the ball and opportunities to others. Then, when you need support, others are there for you — will help you. ■

Continued from page 2

Organizing and decluttering are equally important:

**1. Organize the garage.**

You'll need the extra space to store the patio furniture.

**2. Designate a morning "launch spot."**

Have kids? Create a space where you have all the things needed for the day including backpacks, keys, cell phones, gym bags, etc.



**3. Clean out the closet.**

Too many clothes or toys/games? Donate toys and clothes that have been outgrown.

**4. Reusable shopping bags.**

If these are floating around the car and home, collect them in one place.

**5. Purge.**

Past years' accumulated school papers, old notices, outdated newsletters, and artwork. Either toss, or download an app to archive what you can't do without.

**6. Let go of old coffee mugs.**

Discard chipped ones, and throw out those you never use (most people only use a fraction of them). If you can't part with any for sentimental reasons, put them in storage.

And remember to properly discard financial papers you no longer need, and check your budget to make sure you're on track for the holiday season.

**If needed, increase contributions to your Credit Union savings club accounts, and make sure you have one of our free, low-rate Credit Cards with rates half or less those of most banks and retailers, for all those upcoming holiday gifts and New Year's sales. ■**



# Loan Rates

AUTO Fixed Rates	
Term	Fixed Rate (APR <sup>1</sup> as low as)
48 mo.	1.99%
60 mo.	2.49%
72 mo.	2.99%

<sup>1</sup>APR=Annual Percentage Rate. Rates listed are current as of 8/1/2018 and are subject to change without notice. Rates shown are our preferred rates based on credit worthiness and a 1.00% discount based on \$1,000 monthly recurring Direct Deposit/Folio Direct Deposit into a single Farmers Insurance Federal Credit Union checking account AND Automatic Repayment, if applicable an additional 0.25% discount when you purchase through the Farmers Insurance Car Buying Service. <sup>2</sup>Home Equity loans are available in all states except Alabama, Alaska, Florida, Hawaii and Louisiana. Lines of Credit are available in all states except Alabama, Alaska, Florida, Hawaii, Texas and Louisiana. <sup>3</sup>Maximum Loan-to-Value of 100%.

HOME EQUITY LINE OF CREDIT <sup>2</sup>	
% Financed	Variable Rate (APR <sup>1</sup> as low as)
Up to 100% <sup>3</sup> (owner occupied)	4.49%

HOME EQUITY <sup>2</sup> Terms up to 240 months	
% Financed	FIXED Rate (APR <sup>1</sup> as low as)
Up to 100% <sup>3</sup> (owner occupied)	4.99%

**EQUITY LOANS** Please call **800.877.2345** ext. 6050, 6051 or 6052 for the most current equity loan rates.



## Sprint Works<sup>SM</sup> for members of Farmers Insurance Federal Credit Union

Your job comes with great networking opportunities. Enjoy workplace benefits including saving through the Sprint Works Program.

**SPRINTworks<sup>SM</sup>** <http://bit.ly/FarmersGroup>

Be sure to mention this code. Corporate ID: NAFAR\_FCU\_ZZZ

Activ. Fee: Up to \$30/line. Credit approval req. SWP Offers: Sel. SWP only. Offers avail. for eligible company/agency employees or org. members (ongoing verification). Subject to change according to the company's/agency's/org's agreement with Sprint. Offers are avail. upon request. Other Terms: Offers and coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Restrictions apply. See store or sprint.com for details. © 2018 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. N175953CA



## Is Now A Good Time To Buy?

**We'll Help You Answer This And Other Important Questions**

Your Credit Union has its own mortgage-services company that guarantees service and special industry insights you won't get elsewhere.

And now for a limited time, earn a \$350 closing-cost rebate\* when you close your loan with us (loans must fund by 11/30/18).



**Contact a Home Loan Officer Today!**

Get pre-approved at [figfcu.org/mortgage](http://figfcu.org/mortgage), or call 877.915.3030, option 4.



\*Rebate payment is made by HomeSmart Evergreen Realty and is credited to your benefit at the close of transaction. Rebate for home purchase only is 20%. Rebate for home sale and purchase is 25% for each transaction. In order to receive the 25% rebates, the home sale and purchase transactions must take place within six months of each other. HomeSmart Evergreen Realty is not affiliated with Community Mortgage Funding, LLC. Commission Rebates are not allowed in the following states: Alabama, Alaska, Iowa, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, Oregon and Tennessee.

# Calendar

NOV  
22

Credit Union Closed in

NOV  
23

Observance of Thanksgiving.

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DEC  
24

Credit Union Closed in

DEC  
25

Observance of Christmas.

**2019**

JAN  
1

New Year's Day  
Credit Union Closed

JAN  
21

MLK Jr. Day  
Credit Union Closed

## MoneyMatters

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