

Loan Rates

AUTO Fixed Rates		
% Financed	Term	Fixed (APR ¹ as low as)
80%	48 mo.	1.24%
	60 mo.	1.74%
100%	48 mo.	1.74%
	60 mo.	2.24%

APR = Annual Percentage Rate. Rates listed are current as of 12/29/15 and are subject to change without notice. Rates shown are our preferred rates based on credit worthiness and a 0.50% Direct Deposit/Folio Direct Deposit discount, if applicable and a 0.25% discount when you purchase through the FIGFCU Car Buying Service. ¹Home Equity Loans and Lines of Credit are available in all States except Alabama, Alaska, Florida, Hawaii, Louisiana and Texas. ²Maximum Loan-to-Value of 100%.

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

Important Notice About 7-Eleven Locations

Shared Branching services are no longer available at 7-Eleven locations. However, you still have access to the ATM network at all of these locations to make deposits, withdrawals and inquiries. You may notice that 7-Eleven locations have been removed from the shared branching locator (co-opcreditunions.org) but they remain for the CO-OP ATM locator. You continue to have the use of the Shared Branch Call Center to perform shared branching transactions. Simply call **866-692-8669**. Of course, you have access to the full service of your Credit Union and other shared branch locations which can be found on our website at www.figfcu.org.

HOME EQUITY LINE OF CREDIT ²	
% Financed	Variable Rate (APR ¹ as low as)
Up to 100% ³ (owner occupied)	4.24%

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

Calendar



The Credit Union will be closed in observance of:

Memorial Day
Monday
May 30, 2016

Independence Day
Monday
July 4, 2016

MoneyMatters

Quarterly publication of
Farmers Insurance Federal Credit Union

800.877.2345
www.figfcu.org

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NCUA Your non-IRA savings are federally insured to \$250,000, IRAs to \$250,000 by the NCUA, National Credit Union Share Insurance Fund, an arm of the NCUA, National Credit Union Administration, a U.S. government agency.

We do business in accordance with the Federal Fair Housing Law and The Equal Credit Opportunity Act.

Printed on recycled paper

FARMERS INSURANCE
FEDERAL CREDIT UNION

MoneyMatters

April 2016

Welcome to your new and improved Credit Union!

2016 has brought many changes to your Credit Union, but who we are and why we're here has not changed one bit.



January saw the launch of our new brand – one that is all about family, commitment, and service. We have a beautiful new logo, with an oak tree that represents the strength and heritage of the Credit Union. Plus, we've dropped the word 'Group', from our name and logo. We're now simply Farmers Insurance Federal Credit Union.

Another major change was our systems upgrade. And, believe it or not, we've been listening to all of your comments regarding your new Credit Union banking experience and are continuing to make improvements to enhance all of our members' financial experience.

Here are answers to the top 4 questions Member's are asking:

1. I was a PC-TIED user, so how can I access the new Online Banking site?

- Go to figfcu.org
- Enter your member number in the 'Sign-On ID' field in the upper right corner and click 'LOG IN'
- The next page will ask for your password. Enter the last 6 digits of your social security number and hit enter. You will then be asked to create a new password

2. How do I reset my own Online Banking password?

- Go to figfcu.org and type your member number in the 'Sign-On ID' field in the upper right corner and click 'LOG IN'
- You will be asked for your password, instead click on 'Forgot your Password'
- Enter your Sign-On ID and email address on the next page and click 'Continue'
- An auto-generated One Time Password (OTP) will be emailed to you and will be valid for *3 minutes only*
- Enter the OTP on the next screen and hit 'Enter'
- This process will generate another random password that will be emailed to you
- Click on 'Sign-On' and enter the random password you receive and once accepted, you will be asked to create a new password

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Better Choice Plans

Choose your data (even if you're sharing) and the number of lines you need, and you are done.

Plus, you automatically get unlimited talk and text. It's just that simple.

XS	S	M	L	XL	XXL
1GB \$16 ⁹⁰ Reg. *20	3GB \$24 ⁹⁰ Reg. *30	6GB \$36 ⁹⁰ Reg. *45	12GB \$49 ⁹⁰ Reg. *60	24GB \$65 ⁹⁰ Reg. *80	40GB \$82 ⁹⁰ Reg. *100

*\$20/line access charge non-discounted handsets | +\$10/line access charge MBB/Tablets | +\$45/line access charge discounted handset
Plus you can share data with Mobile Hotspot. Data prices after we apply your SDP discount of 18% to data charge. No discounts apply to access charges. Other monthly charges apply.**

After you've hit your monthly data allotment, you'll get unlimited data at 2G speeds, so you'll never have to worry about overages again. Or, you can always choose our automatic data buy-up option so you'll never run out of high-speed data.

Pick the plan that meets your needs.

Plans include Sprint Global Roaming included with unlimited data at 2G speeds and text messaging in select countries. Plus, free unlimited international texting from the U.S. to more than 180 countries worldwide.

#MoveForward

Sprint Discount Program 18% Discount for members of Farmers Insurance Federal Credit Union
Applies to select regularly priced Sprint monthly data services.

Call Sprint Sales. Call Sprint Sales: 866-638-8354
Discount questions? Call Sprint Care: 888-211-4727
Visit a local Sprint Store: sprint.com/storelocator

Visit a local Sprint Store sprint.com/storelocator

**Monthly charges exclude taxes and Sprint Surcharges (incl. 5% charge of up to 18.2% varies quarterly), up to \$250 Admin. and 40¢ Reg./line/mo. and fees by area (approx. 5-20%). Surcharges are not taxes. See sprint.com/termsandconditions.

Activ. Fee up to \$350. Credit approval req. **Better Choice Plans:** Limited time offer. No discounts apply to access charges and early upgrade add-on charge. Includes unlimited domestic Long Distance calling and texting. Data allowance as specified. Non-discounted phones requires you to sign up for leasing, monthly installments, pay full MSRP or bring your own capable phone. Third party content/downloads are extra charge. Max of 10 simultaneous MBs limit. Includes selected allotment of on-network shared data usage and 100 MB off-network data usage. Add'l on-network data allowance may be purchased at \$10/GB. Add'l off-network data can be added by opt in only for \$25/MB for tablets/MBs. Mobile Hotspot charge pulls from your shared data and off-network allowances. High Speed data is access to 3G/4G. **Discounted Prices Access (DPA):** Device will show a term access charge of \$42/line/mo. until the customer returns the device to the store. Device must be returned within 14 days of purchase. **Usage Limitations:** To improve data experience for the majority of users, throughput may be limited, varied or reduced on the network. Sprint may terminate service if off-network roaming usage in a month exceeds: (1) 800 min. or a majority of min., or (2) 300MB or a majority of KB. Prohibited network use rules apply: sprint.com/termsandconditions. **Sprint Global Roaming Add-On:** Requires international capable phone and domestic service plan on the account. Includes text messaging and data in select countries on GSM/GPRS networks only. Voice, 2G per minute. For a list of available countries, visit sprint.com/internationalroaming. Not compatible with other net roaming services. Int'l voice, text and data in other areas not included and subject to applicable carrier rates. Monthly add-ons must remain active on customer's line of service for a full month after activating. Not for extended international use. Primary usage must occur on our U.S. network. Service may be terminated or restricted for excessive roaming. Communications with international numbers not included. **SDP Discount:** Avail. for eligible corporate employees or org. members (excluding affiliates). Discount subject to change according to the company's agreement with Sprint and is avail. upon receipt of select monthly data svc. charges. Discount only applies to data svc for Sprint Better Choice Plans. Not avail. with no credit check offers or Mobile Hotspot add-on. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks. May not be combined with other offers. Restrictions apply. See store or sprint.com for details. ©2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. 160520



We've raised our rates on 24 to 60 month term CDs – and they were already better than Big Bank's rates!

So what are you waiting for?
Open a certificate today.

Visit figfcu.org/deposit-account-rates for a complete list of rates.



CEO's View

We have successfully completed our core software conversion, the biggest single (and multifaceted, highly complex) operation in our Credit Union's history. We have many new functionalities that will serve you well into the future, which is a benefit derived from partnering with a viable software provider. Our new online and mobile banking platforms have a new look and feel, along with some added functionalities. In the first couple of weeks after our upgrade in February, we encountered some unexpected member service issues, and we are focused on remedying all of these.

Our Call Center and Branches have experienced much greater call volume, mostly from members needing assistance with online and mobile banking. We have been working overtime to return calls and emails, to explain/teach members, one at a time, how to use many of the new features. This extra call volume has been our greatest single challenge in the wake of this "core conversion" project. Our superior member service focus is still in tact – there are simply more members needing assistance than Credit Union staff, but I assure you that we will be in contact with everyone who needs our help. Change is never easy, and we appreciate your patience as we work through the early challenges associated with a project of this magnitude.

We still offer you highly competitive loan and savings rates, just as we always have. We continue, in fact, to be the strong Credit Union you have always known us to be. But, growing pains? Definitely. I appreciate and highly value your understanding. None of it is hard, but yes, it will take, and has taken, the vast majority of people, myself included, time to master the intricacies of the system so we can serve our members.

Our commitment has not changed, just our systems.

We appreciate your membership and trust you have placed in the dedicated family members you entrust with your financial well being.

Mark Herter
Mark Herter
CEO

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3. How do I transfer funds to another Member's account?

- Sign-On to Online Banking and click on **'Transfer Funds'**
- Then click on **'Transfer to an account that is not yours'**
- To the right of the screen, click on **'Setup your accounts'**
- Enter the Member's **'Account Number'**, **'Last Name'** and any **'Account Nickname'** you want (this will appear in the transfer drop down once the account is established)
- Click **'Submit'**

4. I'm in Online Banking. Where can I view my Statements?

- In Online Banking, under the main tab **'Accounts'** click on **'Statements'** in the left hand navigation bar
- A new window will open up with links to all of your available statements
- Click on the statement you wish to view
- The next screen will show all of the Accounts associated with that member number
- Click on the Account link for an expanded view, including transaction history
- If you wish to view, print and/or save a PDF of the full statement, click on the green arrow in the top right corner of the screen, and a PDF will open up

Servicing our members is our number one priority and our commitment has not wavered.

"Excellent! Love the new Website and the New iPhone App..."

— Steve Shults, Facebook

Your Credit Union is now issuing chip enabled Credit Cards, or EMV cards, to new cardholders.

To help all our members with EMV cards, we've broken down everything you need to know.



What are chip cards?

Chip technology is not new. Although Europe has been using it for almost 20 years, the U.S. is just now making the switch from magnetic stripe to chip cards (commonly known as EMV). The reason for switching is simple – security.

When you swipe to make a purchase with a magnetic stripe card, your entire card number is transmitted with no encryption – meaning any machine that can read a magnetic stripe can pick it up.



Magnetic Strip

But, when you pay with a chip card by inserting it into a EMV card reader, a one-time transaction code is assigned and transmitted. This code is not valid after the payment is received (unless you need to make a return). This type of encryption makes it much harder for EMV card numbers to be stolen.

EMV cards also make it tougher on hackers. Since the full EMV card number isn't transmitted, the information hackers steal will no longer be valid (remember, all they get is a one-time code). Please note that while EMV cards help reduce card fraud, they cannot completely eliminate it.

How do I use a chip card?

You can use EMV cards wherever you make your everyday purchases – whether the merchant has an EMV card reader or not.

Since the chip is on the middle left side of the card, swiping as before won't work for EMV readers. Instead, insert your card into the card reader (see image). You'll have two ways to complete the transaction and confirm the purchase – sign a receipt or enter a PIN.

Paying with an EMV Card is simple and takes no longer than a magnetic stripe transaction does. The only thing to remember is that if you remove the card from the EMV card reader too quickly, you will have to redo the transaction, so please be patient.

Will I be able to use my EMV card when I travel outside the country?

Yes, you will. The U.S. is the last major country still using the magnetic-stripe card system. Many European and Latin American countries moved to EMV cards years ago to fight hackers and fraudsters.

Since many foreign merchants are wary of magnetic-stripe cards, consumers who hold some type of chip card may run into fewer issues than those without one.

These EMV cards are free and won't change anything on your account – it'll just keep you safer!

Visit www.figfcu.org for more information.

Free Checking, Plus Rewards

No minimum balance requirements and no monthly fees | Free Online and Mobile Banking

Free Bill Pay, Online and Mobile Deposit | Free Visa Debit Card*

but that's not all – you could also get:

CashBack Checking*

- Monthly statement cash back reward of \$5
- An ATM surcharge rebate of up to \$10 a month
- Loan discounts of up to .50%
- A .25% bump up rate on Certificates of Deposits

High Yield Checking*

- Earn 2.02% APY on balances up to \$5000. Balances above \$5000 will earn 0.3% APY
- An ATM surcharge rebate of up to \$10 a month
- Loan discounts of up to .50%
- A .25% bump up rate on Certificates of Deposits



*CashBack Checking will earn a \$5 (five dollar) reward. **High Yield Checking is an interest earning checking account eligible for up to 2.02% APY (Annual Percentage Yield) interest on the average daily balance in the checking account up to \$5000 (five thousand dollars) and 0.3% on balances over \$5000. Dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the Dividend period. ***Both CashBack And High Yield Checking are eligible for up to \$10 (ten dollars) in ATM surcharge rebates per statement cycle subject to the following: 1) \$500 (five hundred dollars) monthly minimum direct deposit. 2) eStatements, and 3) 20 debit card Point of Sale (PIN and Signature based) posted transactions using the Farmers Insurance Federal Credit Union debit card. Posted transactions count toward monthly minimums. Additional restrictions apply: I must be a Member in good standing with a valid email address on file with the Credit Union and qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to the account. At the time of the statement cycle date you will verify the combined products and services used since the previous cycle date to determine the qualification for the \$5 reward and the eligibility for the ATM surcharge rebate. In the event that my monthly \$500 ACH direct deposit credit does not come in for a 60 day period, the loan discount and the rate bump-up on the certificate will be discontinued. Cash back reward amount may be found at the Credit Union's website, verified at a Credit Union Branch or by calling 800.877.2345. Rewards, ATM surcharge rebate amounts and eligibility criteria are subject to change at any time. Fees may reduce earnings. This Credit Union is federally-insured by the National Credit Union Administration.