

Loan Rates

AUTO Fixed Rates

% Financed	Term	Fixed (APR ¹ as low as)	Variable (APR ¹ as low as)
80%	48 mo.	1.24%	0.99%
	60 mo.	1.74%	1.49%
100%	48 mo.	1.74%	1.49%
	60 mo.	2.24%	1.99%

¹APR = Annual Percentage Rate. Rates listed are current as of 09/17/14 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. ²Home Equity Loans and Lines of Credit are available in all States except Alabama, Alaska, Florida, Hawaii, Louisiana and Texas. ³Maximum Loan-to-Value of 70% in AZ, MI, and NV. All other states 80% Maximum Loan-to-Value.

MORTGAGE LOANS Please call **800.877.2345** ext. 6056 or 6051, for the most current mortgage rates.

HOME EQUITY LINE OF CREDIT²

% Financed	Variable Rate (APR ¹ as low as)
Up to 100% ³ (owner occupied)	3.99%

HOME EQUITY² Terms up to 240 months

% Financed	FIXED Rate (APR ¹ as low as)
Up to 100% ³ (owner occupied)	5.73%

The Credit Union will be closed in observance of:

Thanksgiving
Thursday and Friday
November 27-28

Christmas
Wednesday
December 24
(The Credit Union will be closing early. Call your local branch for hours of operation.)

Thursday and Friday
December 25-26

New Year's Day
Thursday
January 1, 2015

Save Time Buying The Gift Everyone Will Love

Avoid long lines and big crowds with the ideal gift for everyone, Visa® gift cards. Family and friends will love the choices they have with this gift card, while you stay in the holiday spirit.



The easy-to-use Visa gift cards are:

- Safer than purchasing items online
- Accepted wherever the Visa logo is displayed
- Perfect for any occasion, not just the holidays

To purchase a Visa gift card visit your local FIGFCU branch.

MoneyMatters

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Federal Credit Union

800.877.2345
www.figfcu.com

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 Your non-IRA savings are federally insured to
\$250,000, IRAs to \$250,000, by the NCUAIF,
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

Discounts for members of FIGFCU

**SPRINT
DISCOUNT
PROGRAM**

18%

Applies to select regularly
priced Sprint monthly service.

Mention Corp ID:
NAFAR_FCU_ZZZ

Save online at:
Sprint.com/figfcu

Find a store: **sprint.com/storelocator**



Sprint

Restrictions apply.

SAVE NOW



How To Protect Yourself From Identity Theft This Holiday Season

Over \$42 billion are spent online just during the holiday season. Consumers must take extra measures not to become a victim of fraud.

Online shopping is more popular during the holidays because it's quick, convenient and easy. But before you give your credit card an online workout, follow these 5 easy steps so you don't fall victim to fraud:

Switch from Debit to Credit

With credit cards, the money stolen belongs to the bank. However, with a debit card, it is your money and getting it back could prove to be cumbersome.

multiple cards, you could spend lots of time chasing down each one to settle the charges with each credit card provider.

Add a Barrier with a Third Party

PayPal and Google Checkout are examples of reputable third party processors. Create an account and link your credit card to it. You'll save time because you won't be

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Limit Exposure to One Card

By following this simple rule, you can limit the financial damage if your number is stolen. If you use

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CEO's View

Building. Growing. Increasing. Augmenting. Cooperative Capitalism.

I hope at least one of those words comes to mind when you think about your membership with FIGFCU. Our mission is to serve you by improving your financial condition, be it your personal balance sheet or that of your business. One way you allow us to do that is by being an active member/owner with us.

FIGFCU is one of the strongest credit unions in America. And since you're the reason for this, we're giving back to our members an extra \$1,500,000 this year! Why would we do that? Well, we're seeking to minimize our bottom line, not maximize it as banks MUST do. And, that is because we're a member-owned financial cooperative, which means we return our profits to our owners, you! Why wouldn't we give back?

Now, because we believe in the spirit and workings of cooperative capitalism in America, FIGFCU members have the best of both worlds. The essence of capitalism, referred to as free enterprise, is having the freedom to determine your own economic destiny within the law, of course.

And, FIGFCU strives to partner with you to achieve your financial goals. My first line includes the term cooperative capitalism. A cornerstone of legitimate capitalism is having the ability to borrow economically and legitimately. FIGFCU has money to lend you, based on your good credit. We'll also pay you some of the highest dividends on your shares (deposits) – higher than most government-insured credit unions. (I try not to disparage banks, but the fact is, FIGFCU dividends are 10x higher than theirs!)

Look out for FIGFCU Return of Value in November. Remember, we want to reward you, so stay involved! Finally, I'm only a phone call away, and I'm happy to answer any questions you may have.

Mark Herter
CEO

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asked to enter your credit card number at each purchase. But, more importantly, these processors provide an added level of protection as payments are processed through their secured gateways and all unauthorized purchases are covered 100%.

Security Updates Are Vital



Before you begin your online shopping, make sure all of your computer's software is working properly, especially anti-virus, firewall, and anti-malware programs.

Check for the 's'

Beware of Phishing sites, where scammers pose as a company, such as "Amazon", to steal your information. Before you enter any personal information look for <https://> at the beginning of the link on the site. The 's' signifies that the site is secured by an online security company like "VeriSign".



VERISIGN™

Your Credit Union has in place an experienced Fraud Detection team, who will continue to monitor your account to identify any unusual activity, should your FIGFCU card(s) be compromised. For additional information on how to keep your information safe, please visit our Online Security Center at www.figfcu.com.

Source: Wisebread.com, Forbes.com, Javelin Strategy and Research, ComScore Market Research Firm

FIGFCU Auto Buying Service – Shop Your Way With TRUECar!®!

Learn what other people really paid for the car you want before you visit a dealership, by using FIGFCU's free auto buying service, powered by TRUECar.

- Buy with Confidence
- Guaranteed Savings
- Certified Dealer Network
- Save time and money

Get a better deal when you find your dream car through TRUECar and get pre-qualified at FIGFCU for an auto loan, with rates as low as 0.99%[†] APR!

Call, stop by your local branch, or visit www.figfcu.com for more information.



[†]APR—Annual Percentage Rates. 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. Financing available up to 130% of the Purchase Price, including tax, license, warranties and negative equity on a trade and up to 130% of KBB Retail Value on refinances for qualified borrowers. Please speak with a Loan Representative for complete details and qualifying criteria. Rates and terms are subject to credit approval, are subject to change at any time and without notice. All values are determined by the Credit Union using either vehicle cost or Kelly Blue Book/NADA, whichever is lower. Other rates and terms are available.

What our members are saying...

Professional, caring, offer the best rates, and best banking products. Been a member over 33 years and have never had a negative experience. FIGFCU is part of our financial future.

Jane O.

Been banking with FIGFCU for 7 years, and love every moment! Great member service, convenient mobile app, and direct deposit makes pay day fun!

Maria E.

I absolutely love this credit union. They have the best member service I've ever experienced. They know who I am when I walk in and are just great all around. It's a shame I only have two thumbs, I think they should get about 10 thumbs up.

Paul H.

Claim Your Cash 2014

The Return of Value Program is Back!



Your Credit Union continues to be one of the strongest financial institutions in the industry. As a result, we want to reward you, our highly valued member owners, with another cash bonus for your business. How many banks can do that? None.

Starting in November, you may redeem your cash bonus online at www.figfcu.com/redeembonus, in a branch, or by giving us a call at 800.877.2345.

Stay tuned and check your emails for more information in November!