

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR ¹ as low as)	USED (APR ¹ as low as)
80%	48 mo.	1.49%	1.74%
	60 mo.	1.99%	2.24%
100%	48 mo.	2.24%	2.49%
	60 mo.	2.74%	2.99%

HOME EQUITY LINE OF CREDIT²

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

HOME EQUITY² Terms up to 240 months

% Financed	Fixed Rate (APR as low as)
Up to 100% ³ (owner occupied)	6.74%

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

¹APR = Annual Percentage Rate. Rates listed are current as of 6/13/13 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit. 48 months or less equal to same rate. 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.



Home Equity Line of Credit

Rates as low as **3.99% APR***

Plus, get up to a **2% up-front rebate!**[†]

Visit a branch or call us today!

800.877.2345
www.figfcu.com


*APR=Annual Percentage Rate. Rate shown is our preferred rate, based on credit worthiness and approval. Rates and terms may change at any time, without notice, and are subject to credit approval. Other rates and terms are available. [†]The 1%/2% Home Equity Line of Credit (HELOC) promotion applies to both new as well as existing open HELOC accounts. The qualifying rebate will be applied to only one advance, and must be performed by a Credit Union representative. The minimum qualifying draw is \$10,000 and maximum rebate amount is \$2,000. Direct Deposit required for 2% rebate, if no Direct Deposit, a 1% rebate will be issued. Rebated amount will be deposited into the member's 5-1 share account within 90 days of the qualifying advance. Promotion will be in effect from June 1, 2013 through August 31, 2013. Other terms and conditions apply. This promotion may be terminated at any time by the Credit Union.



Summer of Savings with Sprint



- 18% discount on select plans for FIGFCU members.
- Get a \$100 Visa Debit Card per line with eligible activation. Offer expires 9/30/13.
- Buy here: sprint.com/figfcu.
- Then register here for the \$100 Visa Debit Card: sprint.com/promo/iL79228DB.



The Credit Union will be closed in observance of:

Independence Day Thursday, 7/4/2013
Labor Day Monday, 9/2/2013

MoneyMatters

July 2013



Ten members with Direct Deposit will win:

\$1,000 CASH PRIZE

EVERY MONTH THROUGH THE END OF THE YEAR*

Sign up for Direct Deposit into an FIGFCU Checking Account and get:

- A 0.25% - 0.50% rate discount on qualified loans.
- Paid one business day early. (Farmers Employees only)

Each month on Direct Deposit gives you an extra chance to win \$10,000 at the end of the year!*



**Farmers Insurance Group
Federal Credit Union**

800.877.2345
www.figfcu.com/directdeposit

*NO PURCHASE NECESSARY. Direct Deposit Sweepstakes 2013 Promo runs through December 31, 2013. In order to qualify for an entry, member must currently be / or enroll in Direct Deposit / Folio Net Check. Also by mailing in a 3 X 5 card with name, address, and phone number, placed in a sealed envelope addressed to FIGFCU, Attn: Direct Deposit Sweepstakes 2013, 4601 Wilshire Blvd, Ste. 110, Los Angeles, CA 90010. FIGFCU will award ten (10) \$1,000 awards per month and a one (1) grand prize of \$10,000. Winning proceeds will be deposited into member's account by 01/31/2014. Call 1.800.877.2345 or visit www.figfcu.com for complete details.

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President's View



Here at FIGFCU, we pride ourselves on returning as much of our gross revenue to you, our member/owners, as prudently as possible. You will recall

that in 2012, we distributed over \$1.2 million more, that is, over and above our usual highly competitive values, to you in our now famous "Return of Value" program, and we did so in different ways, across the full spectrum of our membership. We don't just focus our superior value returns on one narrow segment of our membership, or solely on loans, or on active checking accounts with Direct Deposit.

Well...have I got some good news for you?! We are doing another great return of value program now, where we will return about \$500,000.00 to our most active member/owners. And we have another one in our sights for later this year, too! Be SURE to read this issue in its entirety, as we have some pretty extraordinary offers in place.

One that I am very excited about is our monthly drawings for members on Direct Deposit of at least \$500 monthly for ten, \$1,000.00 winners. Yes, we are going to start giving back \$10,000.00 a month to ten of our checking account holders currently on Direct Deposit! Now, I do expect that all these winners will immediately volunteer to work in our Marketing department by spreading

the word to all their family members and work associates that they were one of the lucky winners. You earned it. You're on Direct Deposit. I've heard of some banks trying to "buy" your Direct Deposit with a \$200 one-time bounty. We are going farther, much farther, as we are consistently so prone to do.

In the market for a new or used auto loan? Home Equity loan? Our rates are among the best you'll find anywhere, and now you may also qualify for an up-front rebate. Check out the spot here in this issue for more details.

Let me close with another word on one of my favorite topics: Your trust in your Credit Union. It is our most precious asset, but you won't see it as a line item on our financial statements. It is, however, what upholds our financial stability (extremely strong) as well as our operational strengths. We earn your trust in a variety of ways, but mostly by the "simple" but always highly challenging matter of keeping the promises we make to you, of walking the talk. That is the essence of the FIGFCU brand. Thank you for doing business with us, and thank you for trusting us to serve your financial needs and wants.

Mark Herter
President/CEO

Access your FIGFCU accounts anytime, anywhere!

Access your money 24/7 with online banking, mobile banking or at free ATMs at selected 7-Eleven stores.

And don't forget you have access to over 5,000 Shared Branches and 30,000 free ATMs nationwide.

Find the location nearest you visit www.figfcu.com/locations



Summer Home Loans at FIGFCU are Here!

- Fixed and adjustable rates
- Refinancing available

Apply for a home loan this summer and you can win \$5,000 towards a home makeover!

Visit a branch or call us today!

800.877.2345
www.figfcu.com



NO PURCHASE NECESSARY. The special promotional offer is available to all FIGFCU members that apply for a mortgage loan between 05/01/2013 and 07/31/2013, and close their loan with FIGFCU/CMF by 08/31/2013. One (1) prize will be awarded: (1) Home Depot® Gift Card for \$5,000 or the cash equivalent. The winner need not be present to win. An entry may also be submitted by legally printing your name, address, phone number, and email on a 3" x 5" card, and mailing it in an envelope with sufficient postage affixed to: FIGFCU Summer Home Loan Sweepstakes, 4601 Wilshire Blvd., #110, Los Angeles, CA 90010. Mail-in entries must be postmarked by 8/31/2013. Illegible/incomplete or machine generated entries will be disqualified. Any affiliate of FIGFCU does not qualify. Restrictions, conditions, and limitations apply. All loans are subject to credit approval. FIGFCU first mortgages are available in all states except AK, AL, HI and LA. Prize winner may be required to sign and return an Affidavit of Eligibility. Winner List: The name of the prize winner may be obtained after 10/1/2013 by sending a self-addressed stamped envelope to: Sponsor Attn: FIGFCU Summer Home Loan Sweepstakes Winner, 4601 Wilshire Blvd., # 110, Los Angeles, CA, 90010. Farmers Insurance Group Federal Credit Union, of Los Angeles, CA, is the operator of this Contest and is solely responsible for the fulfillment of all prizes.

Let FIGFCU take you on a road trip this summer in a new ride.

New Auto Loan rates as low as **1.49% APR***

- 130% financing available
- Terms up to 72 months

Plus, get a 1% up-front rebate!*

Apply online, over the phone or in a branch today.



Farmers Insurance Group
Federal Credit Union

800.877.2345
www.figfcu.com



*APR=Annual Percentage Rate. Rate shown is our preferred rate, based on credit worthiness. Rates are subject to credit approval. Other rates and terms are available. Rate reflects .50% discount with Net Folio/Direct Deposit. Our preferred rate without Net Folio/Direct Deposit discount is 1.99%. *1% rebate promotion is available on new and used vehicle loan originations. No refinancing of current FIGFCU loans allowed. Net Folio/Direct Deposit is required to get 1% rebate. There will be no cap on the rebate amount. Rebate is available on both fixed and variable rate loans. Net Folio/Direct Deposit must be maintained for entire loan term. If loan is paid off prior to 24 months or half of the original loan term, whichever is less, rebate will be forfeited. Rebate will be issued within 90 days of loan funding. Additional terms and conditions may apply. This is a limited time offer and cannot be combined with other offers.