

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR <sup>1</sup> as low as)	USED (APR <sup>1</sup> as low as)
80%	36 mo.	1.99%	2.24%
	48 mo.	2.49%	2.74%
	60 mo.	2.99%	3.24%
100%	36 mo.	2.49%	2.74%
	48 mo.	2.99%	3.24%
	60 mo.	3.49%	3.74%

## HOME EQUITY<sup>2</sup> Terms up to 240 months

% Financed	Fixed Rate (APR <sup>1</sup> as low as)
Up to 75% <sup>3</sup> (owner occupied)	7.49%
Up to 70% (non-owner occupied)	8.24%

## HOME EQUITY LINE OF CREDIT<sup>2</sup>

% Financed	Variable Rate (APR <sup>1</sup> as low as)
Up to 75% <sup>3</sup> (owner occupied)	5.23%
Up to 70% (non-owner occupied)	5.98%

## MORTGAGE LOANS

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

<sup>1</sup>APR = Annual Percentage Rate. Rates listed are current as of 6/20/11 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit. <sup>2</sup>Home Equity Loans and Lines of Credit are available in all States except Alabama, Alaska, Florida, Hawaii, Louisiana and Texas. <sup>3</sup>Maximum Loan-to-Value of 70% in AZ, MI, and NV. 80% in CA. All other states 75% Maximum Loan-to-Value.

## FIGFCU Credit Cards

Credit Card	Rates as low as
FIGFCU	8.99%APR
Bank of America	10.99%APR
JP Morgan Chase	11.24%APR
Wells Fargo	10.15%APR

The big banks just can't compete when it comes to your Credit Union's low credit card rates.



Make sure you have an FIGFCU Credit Card in your wallet for all your needs.

Apply in minutes at [www.figfcu.com](http://www.figfcu.com).

APR=Annual Percentage Rate. Rates quoted above verified on 6/20/11 via each financial institution's website, and are the lowest found rates for each product.

## The Credit Union will be closed in observance of:

Labor Day Monday, September 5, 2011



## FIGFCU members get discounts and have access to exclusive promotions with Sprint.

- ◆ 18% discount on your recurring monthly Sprint bill
- ◆ Additional discounts on equipment

Visit our website to register for your **18%** discount. To order equipment, service, or get your discount, visit [www.figfcu.com/Sprint](http://www.figfcu.com/Sprint), or call **866.789.8294** and use employee code **NAFAR\_FCU\_ZZZ\_P2**.



# MoneyMatters

July 2011



# FIGFCU Student Loans

Paying for higher education has never been easier with Student Loans from your Credit Union. Knowing in advance that your educational costs are secured gives you peace of mind and allows you to focus on your studies.

- ◆ Easy application process
- ◆ Borrow up to \$45,000 for Undergraduate Loans
- ◆ Borrow up to \$60,000 for Graduate Loans
- ◆ 0.25% discount for automatic payments
- ◆ An additional 0.25% discount after 48 consecutive on-time monthly payments
- ◆ Repayment can begin 6 months after graduation or immediately
- ◆ No prepayment penalty

Your education is one click away. Visit [www.figfcu.com/StudentLoans](http://www.figfcu.com/StudentLoans) to apply today!

### Inside:

President's View  
page 2

Direct Deposit Perks  
page 3

Free Online & Mobile Banking  
page 3

Low-Rate Credit Cards  
page 4

## MoneyMatters

Quarterly publication of  
Farmers Insurance Group Federal Credit Union  
**800.877.2345**  
[www.figfcu.com](http://www.figfcu.com)

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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.



## President's View



You should know that your Credit Union's mission is to help you improve your financial well-being. Toward that core goal, we strive to do a number of things well.

The first component of our ability to well serve your financial and recordkeeping needs happens because of our very strong financial position; our net worth to assets ratio has reached 11%, making us one of the best financially positioned consumer, government insured financial institutions in America. And because we are making a modest monthly profit, our reserves continue to move up. That means that you can trust us to preserve the safety of your deposited funds, in all your share and certificate account balances. Backing up our own high level of financial cushion is the National Credit Union Share Insurance Fund, an agency of the federal government backed by the US Treasury, which generally insures both your non-IRA accounts balances and your IRA account balances up to \$250,000 per member, for a potential insurance total of \$500,000. I strongly advise you to continue to have faith and trust in both our Credit Union's overall stability and that of the government maintained, but credit union industry funded, insurance fund. It is both logical and well documented that your trust and faith in both are deserved, and best for your peace of mind over the long term.

Another element is communication by marketing to our members. Why do we market to you and to our potential members? We communicate with you in order to inform you about our products and services. If you don't know what we can do for you, we would like to remind you. As any business, we must make a profit, and advertising is one means to that end. However, the goal of making a profit becomes meaningless if we don't do it while serving you the best. It is difficult for me to say that one of the two (service or profit) is more important than the other. Why? Because they are joined together and inseparable; each starts to become worthless without the other. For example, we continue to add services

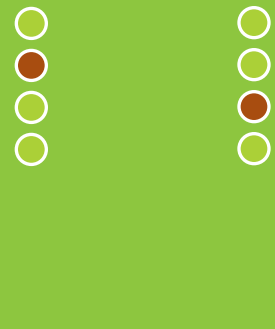
that make banking easier and more convenient for you, like Online Deposit, which allows you to make deposits anytime using a digital camera or scanner from the convenience of your home or office; or mobile banking, which gives you access to your accounts from the palm of your hand. In addition, we typically have one or more loan promotions going on. By checking out our communications to you, you will be informed about your Credit Union's latest offerings and where your best values with us are.

Keep us informed of your current email address, mailing address, and office, home, and cell phone numbers! When you contact us, I encourage you to take the opportunity to verify that we have your correct information on file. Not having up-to-date information on your accounts can cause a number of different problems. One is fraud. If we have the ability to contact you quickly, we can work together to cut down on fraud. You can also help reduce insidious financial crimes by regularly reviewing your account transaction history on PC-TIED, our online banking service. How often is "regularly"? At least once per week. That way, if you ever do discover fraudulent or incorrect transactions on your account, reporting it to us quickly can get things remedied faster. Legally, you are bound to notify us of errors on your account at least within 60 days, but I daresay, that's not often enough.

All your business with us is strictly confidential. So, rest assured that our Credit Union employees are in fact zealously guarding your financial privacy in all spheres, such as our IT databases.

Finally, we want you to know that our service is superior to that of banks, and that of most other credit unions, too. We work hard to earn very high member service satisfaction levels across a range of performance criteria, and our long-time, active members attest to this daily. Give us the opportunity, which we think we've earned, to do more for you, and we will.

Mark Herter  
President/CEO



## USED AUTO LOANS

as low as  
**2.24%** APR\*

- Fixed and variable rate options
- 0.25%-0.50% rate discount with Direct Deposit
- Set up payments directly from your paycheck or checking account

It only takes minutes to get pre-approved, so apply online at [www.figfcu.com](http://www.figfcu.com), or give us a call at **800.877.2345** today.

\*APR = Annual Percentage Rate. Rates are subject to change at anytime, without notice and are subject to credit approval. Other rates and terms are available. Complete disclosures available on [www.figfcu.com](http://www.figfcu.com) or by visiting a branch.



## HomeBenefitsPlus

Get a **BIG** rebate when you buy or sell a home

Buying or selling a home can be a trying time – that's why your Credit Union offers HomeBenefitsPlus. As an FIGFCU member, HomeBenefitsPlus will work closely with you to provide a smooth real estate transaction, and stay in touch with you from beginning to end.

Plus, once the transaction is complete – purchase or sale – you will receive **25%** of the real estate commission.

Complete the online contact form at [www.figfcu.com/HomeBenefitsPlus](http://www.figfcu.com/HomeBenefitsPlus) or contact a consultant at **888.603.9563**.

## DIRECT DEPOSIT

For your payroll or Social Security checks

- Secure:** your money goes straight into your account
- Fast:** no more waiting to get a paper check
- Saves Time:** no need to wait in long lines at the bank – the money's already in your account!

Plus, when you set up Direct Deposit into an FIGFCU checking account, you are eligible for these perks:

- + A **1% loan rebate** on any closed-end loan
- + A special **2.99% APR<sup>†</sup>** for 6 months on Credit Card Balance Transfers
- + A **0.50% rate discount** on auto loans

Take advantage of these special offers and enjoy the peace of mind that Direct Deposit gives you.

Sign up today at [www.figfcu.com/DirectDeposit](http://www.figfcu.com/DirectDeposit).

\*APR=Annual Percentage Rate. For complete disclosures regarding Direct Deposit, visit [www.figfcu.com/directdeposit](http://www.figfcu.com/directdeposit).

## Online & Mobile Banking

Do your banking anywhere, anytime

FIGFCU's free, **24/7** services let you transact on your accounts when it's convenient for you.

With **PC-TIED Online Banking**, you can:

- Check balances and transaction history
- Pay one-time or recurring bills
- Receive alerts about your account balances, transactions, and other activity
- Transfer funds between your FIGFCU account and accounts at other institutions
- View, save, or print eStatements

**Mobile Banking** lets you:

- View account balances
- Transfer funds
- Locate nearby branches and ATMs
- View FIGFCU's latest promotions

Access your accounts anytime and from anywhere. Sign up for Online & Mobile Banking at [www.figfcu.com](http://www.figfcu.com).

FIGFCU Mobile Banking is available on iPhones, BlackBerrys, Androids and iPads.