

# 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)	5.34%
Up to 70% (non-owner occupied)	6.09%

**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 3/18/11 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.



April 2011

# MoneyMatters

## Win \$75 When You Use PC-TIED

Sign up for PC-TIED Online Banking and you could win \$75!

- Everyone who signs-on and uses PC-TIED automatically gets entered
- 1 winner a week gets \$75

PC-TIED gives you 24/7 access to your account, plus:

- Bill Pay – pay one-time or recurring bills online
- Online Deposit – great for business; make deposits using your scanner
- eStatements – safer and faster than paper statements
- CU Alerts – account alerts to your email or cell phone
- CU Money Mover – transfer money between FIGFCU and other financial institutions



The promotion runs from 3.6.2011 – 4.30.2011. One winner per week will receive \$75 deposited into their FIGFCU account. Winners will be randomly drawn from all PC-TIED logins, on a weekly basis during the promotional period. For complete details, please visit [www.figfcu.com](http://www.figfcu.com).

## MoneyMatters

Quarterly publication of  
Farmers Insurance Group Federal Credit Union

800.877.2345  
[www.figfcu.com](http://www.figfcu.com)

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## Compare us to the "Big Banks"

Rates as low as	Credit Card	New Auto	Used Auto	Personal Loan
FIGFCU	8.99% APR	1.99% APR	2.24% APR	9.99% APR
Bank of America	10.99% APR	2.99% APR	3.49% APR	Not available
JP Morgan Chase	11.24% APR	3.48% APR	3.53% APR	Not available
Wells Fargo	10.15% APR	4.49% APR	5.24% APR	12.42% APR

APR=Annual Percentage Rate. Rates quoted above verified on 3/9/11 via each financial institution's website, and are the lowest found rates for each product.



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

Memorial Day Monday, May 30, 2011

Independence Day Monday, July 4, 2011



## FIGFCU Now Offers Pre-paid Debit and TravelMoney Cards

### Pre-paid Debit Cards:

- A safe alternative to carrying cash or credit
- Reloadable online and from your FIGFCU account

### TravelMoney Cards:

- Safer and more convenient than paper traveler's checks
- Reloadable online and from your account at any financial institution

**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.

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## President's View



It often seems that the news is about sad, even tragic, events. The 8.9 earthquake off the coast of Japan last month, and the subsequent destructive tsunami, is but one example.

All this bad news is of course not just a modern times issue. When we pick up any history book, we see that life has always been challenging at best. The upside is that we can learn from history. In the Credit Union, we constantly ask ourselves, "What are the takeaway lessons that experience and planning can teach us?"

First, let's relate the disaster in Japan to our personal lives. We all face potential disasters. Certainly our sponsor company, Farmers, comprehends this quite well! If/when a disaster hits, how will you cope with it? It would simply be imprudent not to make action plans for yourself independently of whatever government authorities may or may not be doing to help you recover. Do you have a week's worth of dry goods foodstuffs, water, and other supplies you'll need? I urge you to give all this much thought, plan, then execute your plan.

I've related to you before how well prepared we consider the Credit Union to be to cope with a disaster. I want to do so again now. We

have redundant critical IT systems, configured and "synched up" with our primary Los Angeles systems, in the Midwest as back-ups. However, there are other sound aspects of our readiness infrastructure that position us well. Those would include our own 17 nationwide branches, shared branches with other credit unions, and access to over 28,000 surcharge-free ATMs nationally. Should a major disaster make our administrative headquarters in Los Angeles uninhabitable, our own unaffected branches could promptly plug into our back-up hot site in the central U.S.

Secondly, as our mission is to improve your financial life, we have to face the risk of the "fraudsters" stealing from the Credit Union. We have numerous safeguards in place to mitigate these crimes, but we can't guarantee that we can stop all fraud. So again, the question must be asked: What can we as individuals do to help reduce the incidence of damaging fraud? It's simple: Review your monthly statement transactions closely. Ideally, sign up for and use our free online banking service, PC-TIED, and review all accounts' transactions at least once a week. Much fraud can be prevented, by you, in just that way!

Thank you for your active account relationship and support of your Credit Union.

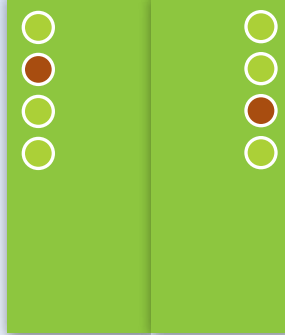
*Mark Herter*  
Mark Herter  
President/CEO

### ANNUAL MEETING – Celebrating 75 Years

You are invited to attend Farmers Insurance Group Federal Credit Union's 75th Annual Meeting. Meet staff and officials who make your Credit Union work. The Credit Union will provide reports on our status, our plans for the future, and announce the results of our Board election.

**Wednesday, April 27, 2011, at 12:30pm**

Farmers Insurance Group Federal Credit Union  
4601 Wilshire Boulevard, Suite 110, Los Angeles, CA 90010



### Tax Saver Account

If this tax season left you broke, don't let it happen again – start a Tax Saver Account so you'll have what you need when the IRS comes knocking.

- Save for quarterly taxes with automatic deductions from your paycheck
- Funds distributed 4 times a year, whenever you choose
- No monthly fee
- No minimum to open
- Earn interest

**Start saving today. Open your account online, by phone, or in any of our branches.**

### Sign up for eStatements

- Safer than paper statements
- Get your statements quickly – no more waiting for the mail
- View, print, or save your statements for convenient access
- Available for monthly, quarterly and credit card statements

**Visit [www.figfcu.com](http://www.figfcu.com) to sign up for this free service today!**

### FREE\* Checking with FIGFCU

- Save money – no monthly service charge
- 24/7 access – free Online Banking and Bill Pay
- Easy access at over 28,000 ATMs and 4,000 Shared Branches

**Plus, sign up for Direct Deposit and get:**

- \$50 cash<sup>1</sup>
- Paid a day early (Farmers Employees)
- Rate discounts on qualified loans

**Open your account online or stop by a branch today!**

<sup>1</sup>Visit [www.figfcu.com](http://www.figfcu.com) for complete details regarding \$50 Direct Deposit promotion.



**\*No hidden disclosures – our checking account really is free!**

### Auto Loans as low as 1.99% APR!<sup>2</sup>



- ▲ Save money with rates lower than most banks
- ▲ 100% financing available
- ▲ Flexible terms up to 72 months
- ▲ Refinance options are available
- ▲ No application fee

<sup>2</sup>APR = annual percentage rate. Special promotional rate as of March 22, 2011, and is subject to change at any time. Rate listed is FIGFCU's preferred rate based on the applicant's creditworthiness, 80% financing, for 36 months. No other rate discounts will apply. Special promotional rates are for new auto loans only. RVs, Sea Doo's, Motorcycles, ATVs and other vehicles do not qualify. No refinancing of existing FIGFCU loans allowed. All loans are subject to credit approval and member eligibility. Other rates and terms are available.