

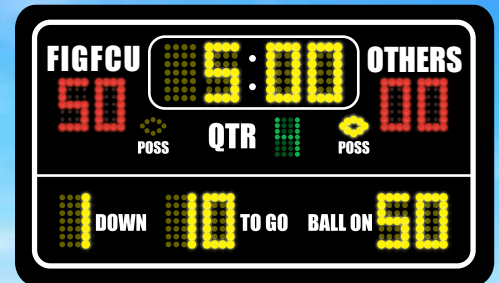
MoneyMatters

October 2009

CHECKING ACCOUNTS

You Can Really Score
with Checking at FIGFCU!

- Choose from one of four Checking Accounts – one is FREE
- Free Online Banking
- Free Electronic Bill Pay
- Win \$50 or \$500



Open a new checking account before November 15 and you could win \$500. We're also awarding individual \$50 prizes at each branch. Opening a checking account with us is easy. Simply go to www.figfcu.com and click on Open an Account. You can receive an additional entry to win the Grand Prize of \$500 for adding Direct Deposit. Score some points and save some money with an FIGFCU checking account.

Open your account today. You could win big!



If you don't have your paycheck directly deposited into an account at FIGFCU, we just have one question... why not?

With FIGFCU you get:

- ♦ **Paid the Day BEFORE Payday**
- ♦ **\$50 Cash**
- ♦ **.25% Rate Discount on Vehicle Loans**
- ♦ **And YOU COULD WIN \$500!**

All employees who start or add Direct Deposit to their account before November 15th will be entered to win a Grand Prize drawing of \$500. Plus, there will be individual winners of \$50 at each branch. Don't have checking with us? Open a checking account and earn another entry to win the \$500 Grand Prize.

Just one more question...what are you waiting for?

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With returns on savings accounts and many loan rates at near-historic lows, might it make sense to stop trying to achieve some net personal savings each month? After all, dividend yields are pretty anemic across the board at most banks and credit

unions, so what's the use? Well, there's a lot of "use" in staying on a personal budget; one that will allow you to grow your savings balances month to month. As consumers and active economic players, we don't save strictly for the sake of yield. We save for the proverbial rainy day; we save to strengthen our own personal balance sheet. We save in order to cope with the risks of the future, and it's a truism to say that the future is never certain! Simply put, there is never a good time *not* to save. Put another way, saving in a secure, insured institution such as FIGFCU gives you the peace of mind that you'll get the return of principal when you want it. If your budget is not finding room for some net savings each month, no matter how small, you may want to make some serious adjustments in your personal fiscal approach.

And your basic approach to personal budgeting, as in virtually all things, will be largely determined by your perspectives. We each take in "information" and the "facts," but they are sifted through our own biases, attitudes, beliefs, knowledge/expertise, and experience. Seeing the personal budgeting glass as half-full, approaching problems as opportunities to succeed in your own eyes, that is, keeping the positive viewpoint, is one of the key elements for eventual success.

Now, that is not to disparage or diminish in any way the economic value or prudence of borrowing. A huge part of the Credit Union's mission is to make productive, prudent loans to our members, and another is to encourage savings. Our myriad services are essentially designed around, and to complement, those two basics. There's definitely a time and a situation to be a borrower, just as there is to be a saver. Most of us, as we move through our economic lives, have to borrow for major asset acquisitions such as a home or car or

higher level education expenditures; and people of lesser incomes and asset levels may have to borrow for those things as well as emergency car repairs, vacations, or even gift-giving.

Being banked, having a good credit report and checking account history are strong self-empowering ingredients that should never be undervalued. Those that are not banked, and more and more of late, those with deteriorated credit histories, understand at a visceral level how much more problematic their financial lives are without them. Some of our services, such as privilege pay, allow for more of our members to become, and to remain, banked at reputable, affordable financial institutions like ours. If consumers simply start bouncing checks and/or not having access to funds when they decide they need them, account closures are just around the corner. And that means these consumers will be headed to a different corner, the one with the payday loan and check-cashing predator inside. If you know of a person in our field of membership who is not currently banked, be sure to tell him/her to be on the lookout for our new "Checking In" program, a service that will help people redeem their personal financial reputations in the economy.



Earlier this year, we upgraded our telephone system, and we now have a system in place whereby any of our employees who answer your call can and will be happy to assist you. In the main, all our "frontline" people (those that answer your calls or serve you in our branches) get the same training; it's rare to find an employee who is not knowledgeable on the vast majority of things that you will want our assistance with. So, if your "favorite" Credit Union employee is not available, please allow someone else to help you. And further, it is usually just simply not necessary to feel as if "so-and-so is the only employee who knows my situation." We all care about your financial life with us, and we all want to, can, and will help you. You just have to give all of our friendly and knowledgeable employees the chance to prove it! All of us understand, way down deep, whom we work for: You!

Mark Herter
President/CEO



ID Score

A new way to fight ID theft —check your ID score

Everyone knows their credit score (and if you don't, you should!). But did you know you also have an ID score? Knowing your ID score and monitoring it over time can help you protect your identity.

The service is called MyIDScore, www.myidscore.com, and it's made available free-of-charge by ID Analytics of San Diego, CA. While ID Analytics has been helping banks, retailers, and government agencies prevent fraud for nearly a decade, MyIDScore has only been available to consumers since May.

ID scores range from 1 to 999. The higher your score, the more likely it is that your identity has been compromised. You can check your score twice every 14 days for free. Checking your ID score regularly and noting any changes can help prevent identity theft. At a minimum, it's another tool available to you to help protect your identity.

Payroll Deductions

Having Trouble Saving Money? FIGFCU Can Help!

And You Could Win \$250!

Saving money can be difficult. It's much easier to save money when the money never shows up in your checking account. That's what Payroll Deductions are for! And, when you start a new deduction before November 15th, you will be entered to win a Grand Prize drawing of \$250! Individual prizes of \$25 will also be awarded.

How do you get started? Simply choose the savings account you want and log into [GEMS](#) (if you don't have access, ask us for a payroll deduction form). Indicate how much money you want to have deducted from your paycheck each month, and fax, mail or email the form FIGFCU will put your deduction into one (or more!) interest-earning savings accounts at your directive.

Whether you need to save for the holidays or a vacation a year from now, you can start saving money the easy way with FIGFCU. You could win \$250!

See back for details

Federal Tax Incentives

Up to \$8,000. Set to expire November 30, 2009

Are you shopping for a home, but not sure if the time is right? If you are hoping to take advantage of the first-time buyer tax credit, the purchase date (move in date) must be no later than Nov. 30th.

Q: Can I use the credit for the down payment?

A: No. It's a dollar-for-dollar tax credit when you file your federal tax return.

Q: What is the legal definition of a first-time home buyer?

A: Anyone who has not owned the building he/she lived in during the past three years.

Q: Does the money need to be paid back?

A: The money doesn't need to be paid back as long as the home-buyer lives in the property for three years from the close of escrow.

Please consult your tax advisor regarding eligibility.



HOLIDAYS

- * NOVEMBER 26 & 27 THANKSGIVING HOLIDAY
- * DECEMBER 24 BRANCHES CLOSE AT 11:00 (OLATHE HELPPPOINT CLOSES AT 10:30)
- * DECEMBER 25
- * JANUARY 1

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR as low as ¹)	USED (APR as low as ¹)
80%	36 mo.	4.87%	5.12%
	48 mo.	4.99%	5.24%
	72 mo.	5.31%	5.56%
100%	36 mo.	5.37%	5.61%
	48 mo.	5.49%	5.74%
	72 mo.	5.81%	6.86%

HOME EQUITY² Terms up to 240 months

% Financed	Fixed Rate (APR as low as ¹)
Up to 75% ³ (owner occupied)	6.99%
Up to 70% (non-owner occupied)	7.74%

HOME EQUITY LINE OF CREDIT²

% Financed	Variable Rate (APR as low as ¹)
Up to 75% ³ (owner occupied)	4.43%
Up to 70% (non-owner occupied)	5.18%

MORTGAGE LOANS Please call 800.877.2345 ext. 5002 for the most current mortgage rates.

¹APR = Annual Percentage Rate. Rates listed are current as of 6/24/09 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit discount of .25%, if applicable.

²Home Equity Loans and Lines of Credit are available in AZ, AR, CA, CO, ID, IL, IN, KS, MI, MN, MO, NV, NM, OH, OK, OR, TN, UT, WA, and WI.

³Maximum Loan-to-Value of 70% in AZ, CA, MI, and NM. All other states 75% Maximum Loan-to-Value.

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SERVICE CENTER LOCATIONS

FIGFCU has locations just about everywhere you are through the Credit Union Service Center network. You can make deposits, withdraw cash, make loan payments, and transfer money between accounts just like you would do at an FIGFCU branch. And it's free. Log onto our website, click on locations, and find a branch near you.

Sign up for eNews



Every other week, we'll send you relevant Credit Union news and other financial information. Don't worry, we won't share your email address or fill your inbox.

We're committed to helping our members improve their financial lives and keeping you informed is one more way we do that.

Simply visit **figfcu.com** to sign up today!

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.

ASI Additional coverage of \$100,000 on share certificates and \$250,000 on IRA accounts provided through American Share Insurance, a private Credit Union insurer, at no additional direct cost to our members.

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

Direct Deposit. from page 1

Offer is valid only on new FIGFCU payroll/folio deductions of \$10 or more started between September 21 and November 15, 2009 and cannot be combined with other offers. \$25 prize(s) will be drawn after November 15, 2009 from members at this branch who started payroll/folio deductions to their membership during the promotional period. \$250 prize will be drawn after November 15, 2009 from members of FIGFCU who started payroll deductions during the promotional period. No purchase necessary to enter. Chances of winning are dependent upon number of entries received. Winners will be responsible for all applicable taxes. Offers subject to change at anytime without notice. Official Rules are available at www.figfcu.com/rules200909.

Payroll Deductions. from page 3

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