

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR as low as ¹)	USED (APR as low as ¹)
80%	36 mo.	4.62%	4.87%
	48 mo.	4.74%	4.99%
	72 mo.	5.06%	5.31%
100%	36 mo.	5.12%	5.37%
	48 mo.	5.24%	5.49%
	72 mo.	5.56%	5.81%

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)	4.86%
Up to 70% (non-owner occupied)	5.61%

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.

MoneyMatters

JULY 2009

Customize your Visa Check Card



Add your favorite photo to your FIGFCU debit card! It's easy to do and only takes a few minutes. And you can update your photo as often as you like for only \$10 per card.

Visit figfcu.com to create your own debit card today.

MoneyMatters

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800.877.2345
www.figfcu.com

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New Auto Loans
4.49% APR* for 60 months

Used Auto Loans
4.99% APR* for 60 months



Your Credit Union is still lending and that's good for you because:

- You save money with lower rates than most banks
- You can make payments directly from your paycheck or folio
- No application fee
- No prepayment penalty

Hurry! These rates are available for a limited time only. Apply online at figfcu.com or call us at 800.877.2345.

*APR = Annual Percentage Rate. Refinances of FIGFCU auto loans do not qualify. Rates apply to autos only. No RVs, motorcycles, or other non-auto vehicles. Used auto values based on Kelley Blue Book Private Party, good ratings, or NADA average trade-in values. For qualified buyers only. APR, credit extended and approval based upon the applicant's credit history, payment history, and ability to repay the credit extended. Direct Deposit .25% discount does not apply. Not all applicants will qualify. Example 1) For a New Auto Loan for \$10,000 financed for 60 months at 4.49% APR will have monthly payments of approx. \$186.38. Example 2) For Used Auto Loan for \$10,000 financed for 60 months at 4.99% APR will have monthly payments of approx. \$188.67. Rate shown is FIGFCU's preferred fixed rate based on credit worthiness and a 60 month term. All rates and terms are subject to credit approval. Other rates and terms are available. This is a limited time offer and may be withdrawn at anytime.

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President's View



The art of seeing things clearly, thinking logically and rationally, is not easy. Some argue it's an inherited trait, some that it's strictly learned, and others that it's some combination of both. Since we can do little to nothing about our DNA, let's presume that at least a big part of it is learned from the

sum of our life experiences and lessons.

We all can look around us at others' negative experiences or failures, or even at our own, and see how hard it is to always think and act logically. Various things can throw us off our desired pathways to success. But I'd argue that the biggest shortcoming for most people is the lack of self-disciplined focus on the goal. When we take our eyes off the goal, we lapse into the distractions that lead to failure. The failure may be minor or major; when it's major, it sets us back big-time by definition, and should inspire us to look in the mirror to find the most responsible party.

It's our mission to help you enhance your personal finances, so let's take a few examples of what happens when we become lazy about goals fulfillment, and see how they are relevant to current economic conditions. **If you've ever thought it would be wise to...**

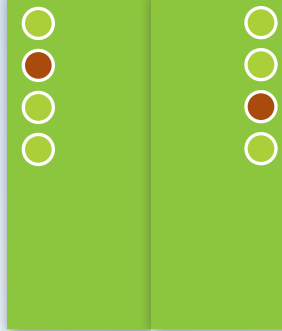
1. ...take yourself off a regular savings plan, think again. Even with dividend rates being historically low at virtually all government insured credit unions and banks, there is never a good time not to save. Even were dividend yields to fall to zero, it would still be a great time to save, save, and save some more. Yes, I know, some economists are telling us consumers we have to spend more to lead the economy back to full production, and they may be partially right. But is that rational? During trying economic times, it should be self-evident that when it comes to non-necessities, the prudent thing to do is save a lot, and spend a little. Furthermore, most economists will agree that solid and successful long-term savings plans will also have huge macroeconomic payoffs of their own, just in other ways and probably more deferred than they might like. But it's a truism that all personal savings is good. And few other things will lead to as much contentment as knowing you've got enough set aside to see you through your next "rainy day."

2. ...file bankruptcy, I urge you to reconsider. If you don't think you will be beset with a long-term stigma (at least internally) as a result of filing for bankruptcy, I suggest the majority of filers will ultimately learn that they were wrong about that. Now, I'm not suggesting you not be able to pursue legal remedies. I am suggesting that when you walk into a bankruptcy attorney's office and ask "Should I file bankruptcy?" the attorney will almost certainly answer with a resounding "Yes, you should." That's what bankruptcy attorneys are in business to do! Filing bankruptcy will at a minimum lead any future potential creditor to think much longer and much harder before lending to you. And, if you care about your fellow owners of our Credit Union, you'll do everything in your power to avoid a loan default. Loan losses materially deplete our hard-earned reserves, and threaten credit unions' and banks' financial solvency, hence loan losses threaten the nation's overall security.

3. ...not talk to us if you ever experience difficulties in making your loan payments on time, you are wrong. Our collectors and loan officers are not only trained to assist you in working out your credit challenges, they are motivated to do so. We have discovered that when our members have the desire to repay us, together we can find a way to make it work. Trying to ignore your cash flow problems or hoping we will just go away is a poor strategy for your long-term financial success. About 98.5% of our member/borrowers do NOT have credit delinquency. But you may know someone who does. Counsel them correctly.

Continue to do the right things to improve your finances over the long term. Understand and project into the future the ramifications of your choices. Stay focused on your own success, and work hard to eliminate the distractions that will cause failure. A plan with focus, carried out diligently each day, will lead you to your own hard-earned success. And don't spend too much time trying to blame it on the economy; that won't take you too far. Figure out what you have to do to cope effectively with what "the economy" has thrown in your lap. Then do it.

Mark Herter
President/CEO



Balance Transfer 3.99% APR* for 9 Months

Transfer your other higher-rate credit card balances to your FIGFCU credit card and pay only 3.99% APR* for 9 months. **Plus there's no balance transfer fee!**

Call **800.877.2345** or visit your local FIGFCU branch to transfer a balance to your FIGFCU credit card today.

Don't have a credit card? Apply online at **figfcu.com**.

*The promotional Annual Percentage Rate (APR) offer includes the waiving of transaction fees and a limited time promotional APR that is lower than the Standard Rate and Terms provided in our Credit Card Agreement. Only promotional Balance Transfers that are identified as the Promotional Offer are available to receive the promotional rate and terms. Transfers made through PC-TIED, FONELINE, or convenience checks do not qualify. All other cash advances will be subject to the standard rate and terms of the Credit Card Agreement. Minimum advance amount is \$50, the promotional rate will be in effect for the following nine (9) billing cycles from the date of the Balance Transfer. The promotional rate will apply to subsequent Balance Transfers based on the original Transfer transaction date. (i.e., if the original Balance Transfer is made June 2009, the rate will be in effect until March 2010 any subsequent transfer will also have the promotional rate until March 2010). You will be allowed a maximum three (3) transfers. Balance Transfers are subject to membership in good standing, account status, and credit availability. Balance Transfer promotion expires August 31, 2009. There is no grace period for Balance Transfers. Finance Charges accrue from the transaction date. The Average Daily Balance Method as described in our Credit Card Agreement (and periodic statement) is used to compute your balance subject to finance charge. If you pay late or exceed your credit limit, then as of the first day of the billing cycle in which that occurs, the promotional offer, rate and terms will end. You may not use a Balance Transfer to make payment on this or any other credit/loan account issued by FIGFCU. We will allocate your payments to balances (including new transactions) with lower Annual Percentage Rates (APRs) before balances with higher APRs.

Banks Change Credit Card Rates While Decreasing Limits

Banks and other credit card issuers are looking for new ways to reduce risk after suffering from excessive losses. And it's often the consumers with good credit who are penalized.

Banks have been increasing rates and fees for thousands of customers recently, even for customers who make their payment on time. And many credit card holders have found that their credit limits were decreased as well. Often the new limit is lower than what the card holder owes meaning high over-the-limit fees could also apply.

About 35 percent of banks have decreased credit limits for existing accounts according to a survey conducted by the Federal Reserve Board. New credit card legislation is coming in 2010, but not soon enough to help the thousands of card holders being affected now.

If your credit card is with a big bank, you should consider switching to an FIGFCU credit card. We're not decreasing any of our members' credit card limits or raising rates without notification. And our fees are much lower than banks.

Apply online at **figfcu.com** or stop by your local **FIGFCU** branch.

New PC-TIED Online Banking Coming Soon

We're excited to announce our new online banking system coming later this year. It will continue to have all of the online services you already enjoy, plus more! With the new PC-TIED, you'll be able to:

- Access your account and conduct transactions through your internet-enabled mobile phone
 - Set transaction limits for trusted users on your accounts
 - Send secure messages to Member Services
 - Set account and date alerts, or even schedule a wake-up call
- Watch for more details coming soon!



HOLIDAY CLOSINGS

INDEPENDENCE DAY
FRIDAY, JULY 3, 2009

LABOR DAY
MONDAY, SEPTEMBER 7, 2009