

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR <sup>1</sup> as low as)	USED (APR <sup>1</sup> 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%

## AGENCY SECURED<sup>2</sup> Terms up to 84 mo.

Type	Rate (APR <sup>1</sup> as low as)
Variable	3.99%
Fixed	4.99%

## AGENCY SECURED LINE OF CREDIT<sup>3</sup>

Type	Rate (APR <sup>1</sup> as low as)
Variable	4.74% <sup>3</sup>

<sup>1</sup>APR = Annual Percentage Rate. Rates listed are current as of 9/20/13 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Folio Direct Deposit. 48 months or less equal to same rate. <sup>2</sup>Borrow up to 60% of Contract Value if you are a DM or your average monthly sales count is 150+. Otherwise, borrow up to 50%. <sup>3</sup>Borrow up to 35% of Contract Value or up to \$50,000, whichever is less. Rate listed includes repayment from checking with Folio Direct Deposit discount of 0.25%.

## Western Union at FIGFCU



*moving money for better*

Introducing a New Way to Send Money Virtually  
*Anywhere in the World!*

FIGFCU now offers Western Union services to provide you with delivery channels to transfer money and make payments. Your access to Western Union® services gets your money where it needs to go.

For more information, visit [www.figfcu.com/WesternUnion](http://www.figfcu.com/WesternUnion)

## Go Unlimited with Sprint



- 25% discount on select plans for FIGFCU members

For more information visit [www.figfcu.com/SprintAgent](http://www.figfcu.com/SprintAgent)



[sprint.com/farmersagents](http://sprint.com/farmersagents)

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

Thursday, November 28, 2013

Friday, November 29, 2013

### Christmas Eve

Tuesday, December 24, 2013

### Christmas Day

Wednesday, December 25, 2013

### New Year's Day

Wednesday, January 1, 2014

The Credit Union will be closing early. Call your local branch for hours of operation.

# MoneyMatters

AGENT EDITION

October 2013

Get the cash you need to grow your agency!

**AGENCY SECURED LOANS** | rates as low as **3.99% APR**

- Borrow up to **60%** of your contract value\*\*
- Terms up to 84 months
- No application fee, annual fee or prepayment penalty

### Thinking of buying an agency?

- Now you can borrow up to **75%** of your contract value<sup>+</sup>

Apply today!

Call **800.877.2345** or visit [www.figfcu.com](http://www.figfcu.com)



\*APR=Annual Percentage Rate. Rate shown is the Credit Union's preferred rate, based on creditworthiness and a 50% discount for Folio Direct Deposit. Our preferred rate without Direct Deposit discount is a variable rate of 4.49%. Rates and terms may change at any time, without notice, and are subject to credit approval. Rates are subject to Risk Based Pricing, other rates and terms (including fixed rates) are available. Additional restrictions may apply. \*\*Agents may borrow up to 60% of contract value for agents with a monthly average sales count of 150 or more. Otherwise, agents may borrow up to 50% of contract value. District Managers can borrow up to 60% without sales restrictions. For all Agents: Loanable amount is 25% of contract value (minus encumbrances).† Truck Exchange commissions exceed 50% of "All Companies" commission. † Borrow up to 75% of contract value for agents with monthly average sales count of 150 or more. Otherwise, borrow up to 50% of contract value. District Managers can borrow up to 75% without sales restrictions. As Contract Value is acquired, annually on the agency purchased, the newly available Contract Value (or 20% annually of the Contract Value on the agency purchased) will be converted to an Agency Secured loan. In addition to standard underwriting and credit approval, this loan is subject to the approval of the terms and conditions of the contract value sales agreement.

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## MoneyMatters

Quarterly publication of Farmers Insurance Group Federal Credit Union

800.877.2345

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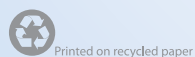
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Your non-IRA savings are federally insured to \$250,000, IRAs to \$250,000, by the NCUA, National Credit Union Share Insurance Fund, an arm of the NCUA, National Credit Union Administration, a U.S. government agency.

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





## President's View



If you have read my recent homepage column on our website, "Message from our CEO", you saw that we are still fighting the good fight of not being taxed.

I asked you to contact your elected Representatives in Washington, DC, to express your views. Now, we don't wish to preserve our nearly 70-year-old tax exemptions because we like to shirk our societal responsibilities, as you well know without me telling you. Our industry of credit unions, nationwide, has proven year after year that we return greater economic/monetary values to over 90 million or so members than what we save in taxes not paid. Furthermore, credit unions contribute millions of dollars annually to various charities. Because we are not taxed, there is no "tax deduction" or tax credit for credit unions to declare! Conclusion: Credit unions give to key charities such as the Children's Miracle Network for children's hospitals across the nation, the Red Cross, and others, from the heart, and because we have a different business philosophy, and yes, because we can afford it.

Did you know that we give away \$10,000 monthly in prizes to our members on regular Direct Deposit to their FIGFCU checking accounts? We give away ten, \$1,000 prizes monthly. There is nothing to "entering" the drawing. If you have an active checking account in good standing, and have automated Direct Deposit into it, or simply decide to enter regardless, then you

are eligible to win. If you already meet those two criteria, then you already know the many benefits of our checking accounts with Direct Deposit. Now, just hope to get lucky and be drawn to receive a \$1,000 award!

Need, or want to borrow? Borrowing money is nothing to be ashamed of. In fact, the ability to borrow is something to be proud of. It shows you have good enough credit to gain access to additional funds when you decide you must. Even if you think your credit profile is marginal, you should always talk to one of our lending advisors. Your ability to borrow from a reputable, economically priced lender with great service such as FIGFCU, lies at the very bedrock of our economy. When you decide it's time to borrow some money, you should give your Credit Union first shot at fulfilling your borrowing wants and needs. We will probably save you money and our service will beat virtually all of our competition.

What's it all add up to? Be an active member of FIGFCU, and your Credit Union will return both expected, and unexpected, values to you – across the board. Thank you for your active membership. To use your FIGFCU is to support it and sooner than later, I think, is also to love it.

Mark Herter  
President/CEO



### Buying an agency building? FIGFCU offers **Commercial Real Estate Loans** Get a 1% rebate towards closing costs\*

Get the cash you need to purchase or refinance an office building.

- Loans from \$50,000 to \$5,000,000
- Amortization up to 25 years
- Fixed-rate terms up to 10 years
- No prepayment penalty

Apply today.



\*1% up to a maximum of \$2,000. Offer applies only to Commercial Real Estate Loans. The funded loan must be for a qualified FIGFCU member for a new Commercial Real Estate Loan (purchase money) or refinance (from another lender). Only Commercial Real Estate Loans funded directly through FIGFCU qualify for the rebate. The rebate will be applied as a credit towards closing costs. Rebate amount will not exceed \$2,000 for any one loan. Offer valid through 12/31/13. All loans are subject to credit approval. This Credit Union is federally insured by the National Credit Union Administration.

## AGENCY SECURED VISA® CREDIT CARD

Get convenient access to money when you need it!



Rates as low as  
**6.49%**  
APR\*

- No annual fee
- Borrow up to 60% of your contract value\*

This is the card you want to have for all of your business needs.

Apply today!

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

\*APR = Annual Percentage Rate. Contract Rates are Risk Based Priced using the applicant's FICO® Score. Actual Rate for each particular Cardholder is specified in Credit Card Addendum. Qualifying low rate of 6.49% is based on a FICO® score of 720 or above. Cardholder may request a "Rate Review", limited to every six months and subject to prevailing rates. †Credit Limits: \$500 - \$50,000 are based on credit approval and a secured amount up to 50% of Contract Value or 60% for DMs or qualifying agents. For all Agents: Loanable amount is 25% of contract value (minus encumbrances) if "Truck Exchange" commissions exceed 50% of "All Companies" commission. Should a UCC not be on file for a cardholder and their respective agency on another account, one will need to be filed upon the funding/opening of this Credit Line. At such time the prevailing rate/cost for filing a UCC will be assessed against the cardholder.

# YOU COULD BE NEXT!

## Win Over \$10,000 This Year!

Be one of ten lucky winners to get **\$1,000** with a chance to win the grand prize of **\$10,000** at the end of the year. New winners chosen every month through the end of the year.

Just sign up for **Folio Direct Deposit** into an FIGFCU Checking Account and get entered to win cash prizes!

Plus, sign up and get:

- A **0.25% - 0.50%** rate discount on qualified loans

800.877.2345  
[www.figfcu.com/DirectDeposit](http://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. One mail-in entry per household per drawing period. FIGFCU will award ten (10) \$1,000 awards one 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](http://www.figfcu.com) for complete details.

## Introducing **Transfer Money**

Transfer funds to and from your FIGFCU account

**Transfer Money** lets you transfer funds anytime to and from your FIGFCU savings and checking accounts to accounts at other financial institutions. This easy and convenient online service puts you in control of your money, allowing you to move it securely and quickly 24/7.

Log into **PC-TIED Online Banking** and click on **Bill Pay** to sign up today!

(Subject to Regulation D and Share S1 limitations)

