

# 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 6/13/13 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%.

## Home Equity Line of Credit

Rates as low as **3.99% APR\***

Plus, get up to a **2% up-front rebate!**<sup>†</sup>

Visit a branch or call us today!

800.877.2345  
www.figfcu.com

\*APR = Annual Percentage Rate. Rate shown is our preferred rate, based on credit worthiness and approval. Rates and terms may change at any time, without notice, and are subject to credit approval. Other rates and terms are available. <sup>†</sup>The 1%/2% Home Equity Line of Credit (HELOC) promotion applies to both new as well as existing open HELOC accounts. The qualifying rebate will be applied to only one advance, and must be performed by a Credit Union representative. The minimum qualifying draw is \$10,000 and maximum rebate amount is \$2,000. Direct Deposit required for 2% rebate, if no Direct Deposit, a 1% rebate will be issued. Rebated amount will be deposited into the member's 5-1 share account within 90 days of the qualifying advance. Promotion will be in effect from June 1, 2013 through August 31, 2013. Other terms and conditions apply. This promotion may be terminated at any time by the Credit Union.

## Summer of Savings with Sprint



- 25% discount on select plans for agents and agency staff.
- Get a \$100 Visa Debit Card per line with eligible activation. Offer expires 9/30/13.
- Buy here: [sprint.com/farmersagents](http://sprint.com/farmersagents).
- Then register here for the \$100 Visa Debit Card: [sprint.com/promo/iL79228DB](http://sprint.com/promo/iL79228DB).



The Credit Union will be closed in observance of:

**Independence Day**  
**Labor Day**

Thursday, 7/4/2013  
Monday, 9/2/2013

# MoneyMatters

AGENT EDITION

July 2013

## Agency Secured Loan

For a limited time, get up to a **2% up-front rebate!**<sup>†</sup>



Get the cash you need to build or expand your agency.

- Rates as low as **3.99% APR**<sup>†</sup>.
- Borrow up to **60%**<sup>\*</sup> of your contract value.
- Terms up to 84 months.
- No application fee, annual fee or prepayment penalty.
- Easy online application!

Apply Today!

800.877.2345  
www.figfcu.com



Farmers Insurance Group  
Federal Credit Union

\*APR = Annual Percentage Rate. Rate shown is the Credit Union's preferred rate, based on credit worthiness 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. <sup>†</sup>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) if "Truck Exchange" commissions exceed 50% of "All Companies" commission. <sup>††</sup>2% up-front rebate promotion is available on new Agency Secured Loan originations and applies to members with Folio Direct Deposit and/or Direct Deposit. 1% rebate will be given to members without Folio Direct Deposit or Direct Deposit. Minimum new money loan balance to qualify for the rebate is \$5,000. Only the new money added to the refinanced amount qualifies for rebate. Rebate not available on Agency Secured Lines of Credit. Rebate will be issued within 90 days of loan funding. Please speak with an FIGFCU loan officer for complete details and restrictions. Promotion will be in effect June 1, 2013 through August 31, 2013 and may be terminated at any time by the Credit Union. This Credit Union is federally-insured by the National Credit Union Administration.



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## President's View



Here at FIGFCU, we pride ourselves on returning as much of our gross revenue to you, our member/owners, as prudently as possible. You will recall

that in 2012, we distributed over \$1.2 million more, that is, over and above our usual highly competitive values, to you in our now famous "Return of Value" program, and we did so in different ways, across the full spectrum of our membership. We don't just focus our superior value returns on one narrow segment of our membership, or solely on loans, or on active checking accounts with Direct Deposit.

Well...have I got some good news for you?! We are doing another great return of value program now, where we will return about \$500,000.00 to our most active member/owners. And we have another one in our sights for later this year, too! Be SURE to read this issue in its entirety, as we have some pretty extraordinary offers in place.

One that I am very excited about is our monthly drawings for members on Direct Deposit of at least \$500 monthly for ten, \$1,000.00 winners. Yes, we are going to start giving back \$10,000.00 a month to ten of our checking account holders currently on Direct Deposit! Now, I do expect that all these winners will immediately volunteer to work in our Marketing department by spreading

the word to all their family members and work associates that they were one of the lucky winners. You earned it. You're on Direct Deposit. I've heard of some banks trying to "buy" your Direct Deposit with a \$200 one-time bounty. We are going farther, much farther, as we are consistently so prone to do.

In the market for a new or used auto loan? Home Equity loan? Our rates are among the best you'll find anywhere, and now you may also qualify for an up-front rebate. Check out the spot here in this issue for more details.

Let me close with another word on one of my favorite topics: Your trust in your Credit Union. It is our most precious asset, but you won't see it as a line item on our financial statements. It is, however, what upholds our financial stability (extremely strong) as well as our operational strengths. We earn your trust in a variety of ways, but mostly by the "simple" but always highly challenging matter of keeping the promises we make to you, of walking the talk. That is the essence of the FIGFCU brand. Thank you for doing business with us, and thank you for trusting us to serve your financial needs and wants.

Mark Herter  
President/CEO



## Agency Acquisition Loan

### Thinking of buying an agency?

The Credit Union makes the agency purchasing process simple.

- Rates as low as **7.99% APR\***
- Borrow up to \$100,000
- Terms up to 84 months

Apply online or in a branch.



800.877.2345  
www.figfcu.com

The sole purpose of this loan is for the specified intent to execute the proposed Agency Acquisition Contract, as approved by Farmers Group Inc. The loan proceeds will be used solely for the finance purchase of the Agency Acquisition Contract. The purchasing agent will receive vested value in the Agency Value as set forth by Farmers Group Inc. As a condition of this loan, Agent agrees to finance/refinance any portion, up to the total due (outstanding loan balance and interest), up to the maximum allowable Contract Value based on your most current underwriting and program parameters for secured Contract Value Loans. The purchasing agent will grant to the Credit Union a security interest in the described property without limitation, in the term "collateral": 1) The present and future Appointment Agreement Receivables and 2) all other rights to the payment of money now owned or hereafter acquired by agent, present and future receivables, whether from Farmers Group Inc. or any other source of payments owing to the purchasing agent.

## New Agency Secured Visa® Credit Card

- Rates as low as **6.49% APR\***
- Borrow up to **60%** of your contract value<sup>†</sup>
- Get easy access to funds



Apply online, over the phone or in a branch today.



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www.figfcu.com

\*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. APRs, and Penalty APRs are current as of 05/08/2013 and are subject to change.

## Access your FIGFCU accounts anytime, anywhere!

Access your money 24/7 with online banking, mobile banking or at free ATMs at selected 7-Eleven stores.

And don't forget you have access to over 5,000 Shared Branches and 30,000 free ATMs nationwide.

Find the location nearest you visit [www.figfcu.com/locations](http://www.figfcu.com/locations)

Members with Direct Deposit now get a chance to win:

**\$1,000 CASH PRIZE**  
**10 NEW WINNERS EVERY MONTH**

Sign up for Folio Direct Deposit into an FIGFCU Checking Account and get:

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

Plus, each month on Folio Direct Deposit gives you an extra chance to **win \$10,000 at the end of the year!**\*

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. FIGFCU will award ten (10) \$1,000 awards 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.