

Loan Rates

AUTO Fixed Rates

| % Financed | Term | NEW (APR ¹ as low as) | USED (APR ¹ 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% |

AGENCY SECURED²

Terms up to 84 months

| Type | Rate (APR ¹ as low as) |
|----------|--------------------------------------|
| Fixed | 3.99% |
| Variable | 4.99% |

AGENCY SECURED LINE OF CREDIT³

| Type | Rate (APR ¹ as low as) |
|----------|--------------------------------------|
| Variable | 4.74% ⁴ |

MORTGAGE LOANS Please call **800.877.2345** ext.6056 or 6051, for the most current mortgage rates.

¹APR = Annual Percentage Rate. Rates listed are current as of 03/18/11 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit.
²Borrow up to 60% of Contract Value if you are a DM or your average monthly sales count is 150+. Otherwise, borrow up to 50%.
³Borrow up to 35% of Contract Value, up to \$50,000.
⁴Rate listed includes Folio Direct Deposit discount of 0.25%.



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

MoneyMatters

AGENT EDITION

April 2011

Agency Secured Loans – New Lower Rate!

- Rates as low as **3.99% APR¹**
- Borrow up to 60% of your contract value²
- Terms up to 84 months
- Easy application process – get your money quickly

Apply online or give us a call today!

¹APR = Annual Percentage Rate. Rate quoted is our preferred, variable rate and includes a 0.50% discount for Folio Direct Deposit into an FIGFCU checking account. Rates and terms are subject to credit approval and based on credit worthiness. Actual interest rates and APRs may vary based on credit history, final loan amount and finance charges. Other rates and terms are available. Rates are subject to change at anytime. A refinance fee may apply on existing FIGFCU loans.
²Borrow up to 60% of Contract Value if your YTD monthly average sales count is 150 or more, or you are a District Manager. Otherwise, borrow up to 50% of Contract Value.



Online Deposit

Make deposits from your desktop

- ◆ Save money – this service is FREE
- ◆ Save time – make deposits using your scanner from work or home
- ◆ Safe and secure – deposits go directly into your account

For complete details, contact us at **800.877.2345**. To sign up for Online Deposit, log in to PC-TIED online banking.



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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

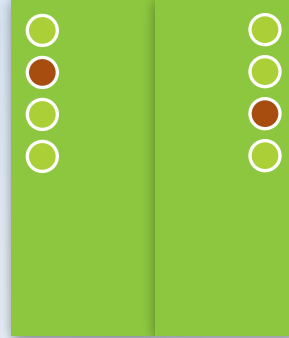
Mark Herter
President/CEO

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



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 Folio Direct Deposit and get:

- \$50 cash³
- Rate discounts on qualified loans

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

³Visit www.figfcu.com for complete details regarding \$50 Direct Deposit promotion.

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 folio deductions
- 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.

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.

Auto Loans as low as 1.99% APR!⁴

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



⁴APR = 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.