

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR as low as ¹)	USED (APR as low as ¹)
80%	36 mo.	2.99%	3.24%
	48 mo.	3.24%	3.49%
	60 mo.	3.49%	3.74%
100%	36 mo.	3.49%	3.74%
	48 mo.	3.74%	3.99%
	60 mo.	3.99%	4.24%

AGENCY SECURED²

Terms up to 84 months

Type	Rate (APR as low as ¹)
Fixed	6.74%
Variable	5.49%

AGENCY SECURED LINE OF CREDIT³

Type	Rate (APR as low as ¹)
Variable	4.74%

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 6/16/10 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness.

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.

MoneyMatters

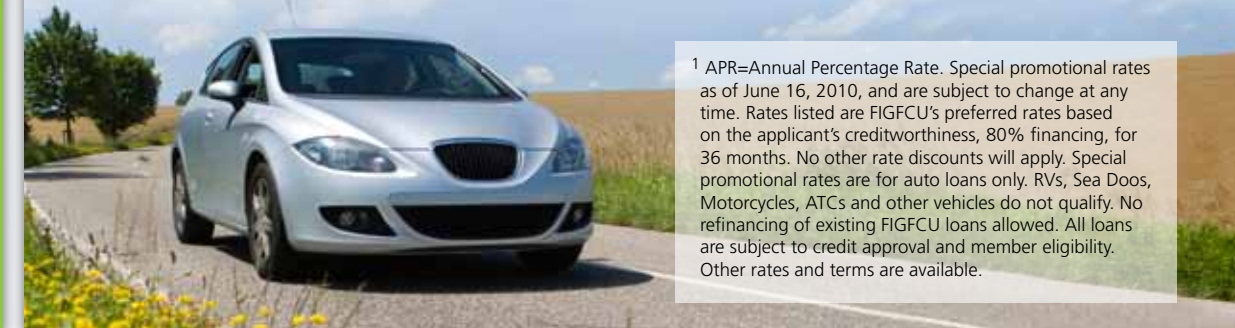
AGENT EDITION

July 2010

Auto Loan Rates as low as **2.99%**¹ APR

- Save money with rates lower than most banks
- Refinance options are available
- No application fee
- Make payments directly from your folio

We make it easy and affordable to get into your new car. Apply online, give us a call or visit your local branch today!



¹ APR=Annual Percentage Rate. Special promotional rates as of June 16, 2010, and are subject to change at any time. Rates listed are FIGFCU's preferred rates based on the applicant's creditworthiness, 80% financing, for 36 months. No other rate discounts will apply. Special promotional rates are for auto loans only. RVs, Sea Doos, Motorcycles, ATCs 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.

MoneyMatters

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www.figfcu.com

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Holidays

The Credit Union will be closed in observance of:
Independence Day, Monday, July 5, 2010
Labor Day, September 6, 2010

We'll Give You \$50!



Sign up for Folio Direct Deposit to any FIGFCU checking account and get:

- \$50 cash⁵
- 0.25% rate discount on an Agency Secured Line of Credit

Visit www.figfcu.com to sign up today!

Disclosures:

3. Effective June 6, 2010, members with Folio Direct Deposit to their FIGFCU account will have a Privilege Pay limit of \$500. Members without Folio Direct Deposit will have a Privilege Pay limit of \$200. Individual Privilege Pay limits may change every 31 days based on the presence of an ACH credit. Call 800.877.2345 for complete details.

4. APR=Annual Percentage Rate. Balance Transfer promotion expires July 16, 2010. For complete details and disclosures, please speak with a Branch Counselor, call 800.877.2345, or visit our website. Balance transfers through PC-TIED, FONLINE and convenience checks do not qualify. To get the promotional rate, you must call us at 800.877.2345 or visit an FIGFCU branch.

5. \$50 bonus: Offer is valid only on new Folio Direct Deposit sign ups of net check only and cannot be combined with other offers. \$50 cash bonus will be deposited into member's Membership Savings (\$1) within 30 days after Folio Direct Deposit becomes effective. Member must remain on Folio Direct Deposit for at least one year or \$50 bonus may be forfeited. This offer may be withdrawn at anytime. One bonus per member.

Move Up! Take advantage of the lowest Home Loan rates in 50 years!

- For purchases or refinancing
- Terms up to 30 years
- Fixed and adjustable rate options available
- Easy online application process

Contact FIGFCU today, and we'll find the loan that's right for you.



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President's View



I have two important topics to speak with you about. If you have one of our checking accounts, it's important that you opt-in for our Privilege Pay Overdraft service. Also, a very hot national legislative

matter that concerns us, may impact you, our valued member-owners.

First, have you opted in for our Privilege Pay Overdraft service for debit card and ATM card transactions yet? If not, you should. Even if you have never used it, you never know when you might need an emergency source of funds. The "I'm broke, and out-of-cash" emergency is a serious emergency! And when you use our great Privilege Pay Overdraft service, you'll find that our service charge is much less than you'd pay at any payday lender or corner check-cashing shark to gain additional, and immediate, cash access. Contact any of our Branch Counselors or call us toll-free at 800.877.2345, and say you want to opt-in! Don't be caught short for such necessities as gasoline or food or the ability to pay your utility bills on time! Give yourself one more safety net, even if you think you'll never use it.

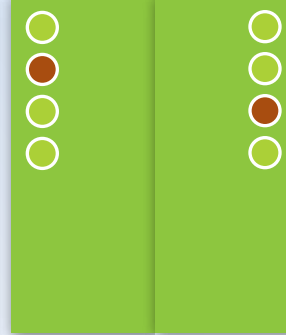
Congress has recently passed new legislation that will probably reduce and limit the debit card "interchange income" that credit unions and banks earn from merchants for accepting plastic cards in place of cash. Credit unions and banks lobbied Congress hard that this piece of legislation was ill-advised, and would probably weaken the financial infrastructure of the USA. It would appear, however, that the retail/merchants' lobby won this battle. So, while retailers who accept your/our Debit Card will likely have to pay less in interchange income to the payments system, there is absolutely no guarantee they will pass any of those savings on to you. In fact, I'm

not going to hold my breath on this one. We feel it was short-sighted for Congress to pass this new law. We've experienced the Great Recession economy for about two years, and anything that further weakens the reserves of credit unions and banks is bad for business. We don't yet know to what extent we may still be able to convince the implementation committees in Congress to mitigate our revenue losses here, but you may want to stay attuned to this issue in the financial media. One would think that the majority of Congress (both the Senate and the House) would be more far-sighted, but they've disappointed me, and virtually all other bank and credit union stakeholders across the USA, greatly.

Interchange income exists so that financial institutions can offset the expense associated with a credit/debit plastic card transaction, and it has certainly helped reduce the need for merchants to extend store credit or take credit risk over time. By paying financial institutions, merchants eliminate the cost of billing and collections that they would otherwise encounter in the absence of accepting credit/debit transactions. The bottom lines of most relatively small credit unions and banks have been anything but fat the last 18 to 24 months. Congress has pointed the finger of blame at many banks and even some credit unions for not lending more. As Congress moves to reduce our capital reserves, they should ask themselves about the "law" of unintended consequences.

Nonetheless, we will continue to lend to our members who are creditworthy! That is one of the principal reasons we exist as a value-adding component in your financial lives. We have some of the best loan rates and terms in the consumer financial marketplace. When you want to leverage your good credit history and borrow, come see us first. Your budget will thank you for it!

Mark Herter
President/CEO



Changes to Deposit Insurance

Member service is our number one priority. The service you receive from our dedicated staff is possible because of your Credit Union's strong financial position. To maintain our solid financial position, we often have to make strategic decisions that may effect some of our members, while ensuring our long-term stability.

Effective June 30, 2010, the excess deposit insurance from American Share Insurance (ASI) will no longer be available. This change is solely based on the cost of the coverage, which we feel is an unnecessary expense for our members to absorb given our strong financial position.

Rest assured, your accounts will continue to be protected by federal deposit insurance as provided by the National Credit Union Share Insurance Fund (NCUSIF), up to \$250,000 per owner for all accounts. In addition, restructuring your accounts may increase the amount of NCUSIF insurance coverage that you have.

Contact us if you have questions regarding the change in deposit insurance coverage, the insurance protection offered by the NCUSIF, or would like suggestions on how you can expand your current share insurance coverage under the NCUSIF.

Important Notice About Your Checking Account

Your FIGFCU checking account has a convenient service called Privilege Pay Overdraft. Soon, we can no longer provide this service automatically – if you want to keep it, you need to tell us.

What is it?

Privilege Pay Overdraft covers overdrawn checking account transactions, up to a designated limit.³

How does it help?

When you don't have enough money to make a purchase or need to pay for something unexpected, Privilege Pay Overdraft gives you access to emergency funds, helping to avoid the inconvenience and expenses of Non-sufficient Funds (NSFs).

Federal regulations now require you to "Opt-in" to Privilege Pay Overdraft. To keep this service and make sure your ATM and one-time debit card transactions are covered, opt-in by phone at **800.877.2345**, online at www.figfcu.com/optin, or by visiting a branch location.

3.99%APR⁴ for 6 months
Transfer high-rate credit card balances to FIGFCU and save money!

- No balance transfer fee
- Transfer balances up to your available limit
- Consolidate bills and eliminate debt faster with just one low monthly payment

Don't have an FIGFCU credit card? Apply today and take advantage of the special rate on transferred balances! Contact us at **800.877.2345**, or visit your local branch to request a balance transfer.

Hurry – this offer expires 7/16/10!