

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR ¹ as low as)	USED (APR ¹ 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 SECURED² Terms up to 84 mo.

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

AGENCY SECURED LINE OF CREDIT³

Type	Rate (APR ¹ as low as)
Variable	4.74% ³

¹APR = Annual Percentage Rate. Rates listed are current as of 3/15/13 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. 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 or up to \$50,000, whichever is less. Rate listed includes repayment from checking with Folio Direct Deposit discount of 0.25%.

Student Loans

Paying for higher education has never been easier with Student Loans from your Credit Union.

- Easy application process
- Up to \$45,000 for Undergraduate Loans
- Up to \$60,000 for Graduate Loans
- Rate discounts for automatic and consecutive on-time payments
- Repayment can begin 6 months after graduation or immediately

Consolidation Student Loan also available!

- Loan amounts up to \$180,000

Visit www.figfcu.com/StudentLoans to apply today!



Spring into Savings with Sprint



Get 25% discount on select plans.

Plus, from now until 6/30/13, get a \$100 Visa debit card per line of eligible activation. Purchase your device at www.sprint.com/figfcu and then register at sprint.com/promo/iL78448vt to receive your \$100 Visa debit card.



The Credit Union will be closed in observance of:

**Memorial Day
Independence Day**

**Monday, 5/27/2013
Thursday, 7/4/2013**

MoneyMatters

AGENT EDITION

April 2013



Get the Capital You Need to Grow Your Agency

Use your contract value for a PACE down payment or other business need. With a loan from the Credit Union, you can:

- Add the staff you need to support new policies
- Boost marketing efforts
- Remodel your office
- Increase your revenue stream
- Increase your agency's net worth

Learn more about Contract Value Loans and get the financing you need today. Apply online, give us a call, or visit a branch.



Farmers Insurance Group
Federal Credit Union

800.877.2345
www.figfcu.com



All loans and rates are subject to credit approval, terms and conditions. Rates are subject to change without notice. Borrow up to 60% 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 60% without sales restrictions.

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2.99% Credit Card
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President's View



I realize Thanksgiving was almost six months ago, but I think it's always important that we give thanks. The giving of thanks, of course, may or

may not be a religious experience. The people I particularly want to thank right now are Farmers agents, their employees, District Managers, and all their Farmers Corporate support staff. I would like to include their family members, too.

Why give thanks to the Farmers agencies network? I know you've already figured this one out. And it was easy, of course. Because the agents and DMs, as entrepreneurs, are risk takers, and hence, risk managers. The taking of risk, in fact, is the hallmark of smooth functioning, successful capitalism. And we all know, globally now, that capitalism is the best economic system known. Further, the ability for entrepreneurs to obtain legitimate financing for their equally legitimate business expansion desires, goes hand in hand with risk-taking. Were Farmers agents not able to access stable, well run financial intermediaries for loans, such as those our fine Credit Union offers, their businesses would suffer needlessly. Some would fail. Some might argue that it would be nice if risk-takers could stop engaging in the sometimes scary art and science of taking and managing risk, but that is when gross mediocrity would set in throughout our economy. Without the

bravado required for dealing with risk, in fact, most businesses could just fold up shop and go home. (But yes, home to what?!) Even the owners of highly successful restaurants, with lines of customers queuing up daily, face risks of all types. I won't try to list them all here.

So, to the entire network of Farmers agents and the people supporting Farmers agents, my most heartfelt businessman's "Thank you!" You should know that we have loans of all types for you. We work closely with Farmers Corporate in developing many of these products. And yes, as proud capitalists, we in the Credit Union comprehend well that we earn most of our revenue from the lending process. See us for all of your lending needs, whether you are about to purchase another agency, or you want an auto loan or credit card. (Our Agency Secured credit card is returning very soon, too!)

For all our other members, I wish to thank you as well. As a financial cooperative, but one which must of course earn a reasonable profit, we know that it takes all 44,000 of our members to make FIGFCU the huge success that it's become over the decades. We strive to be your primary financial institution, not just for loans, but for all your financial needs. Again, thank you!

Mark Herter

Mark Herter
President/CEO

ANNUAL MEETING

You are invited to attend Farmers Insurance Group Federal Credit Union's 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.

Farmers Insurance Group Federal Credit Union
4601 Wilshire Boulevard, Suite 110, Los Angeles, CA 90010

Wednesday
April 24, 2013
12:30PM (PT)



Your Credit Union is offering **low-rate specials** to help you **consolidate your debt** and **pay off high-interest loans.**

0% DEBT CONSOLIDATION
APR* FOR 3 MONTHS

- Terms up to 60 months
- Borrow up to \$40,000

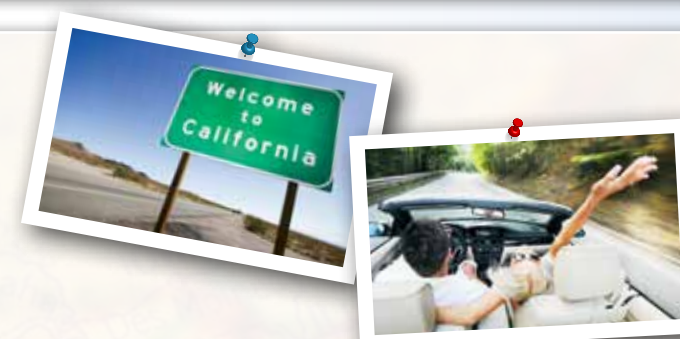
2.99% CREDIT CARD
BALANCE TRANSFER
APR* FOR 12 MONTHS

- No balance transfer fees
- No annual fee on any of our credit cards

Consolidate debt and start saving money today!
Give us a call, visit a branch or apply online!

*APR—Annual Percentage Rate. 0.00% APR Debt Consolidation Loan will be booked at the agreed upon note rate. Example: Rate as of 12/12/2012 for the preferred Fixed L1 for 60 months is 9.99% APR. (L1 variable rates are also available). This loan will then be discounted to 0.00% for 90 days. Rates and Terms are subject to credit approval. If the loan goes into default under the terms of the note any time during this 90 day period, the Introductory Rate will convert to the standard "Note Rate". The conversion from the Introductory Rate back to the Note Rate, will take place on or after the first business day following the full 90 day period after the booking date. Minimum loan amount is \$500 maximum amount is \$40,000, maximum term is 60 months and loan proceeds may not be used to pay on any current FIGFCU loan or credit card balance. Promotional rates and terms are being offered from 1/1/2013 to 4/30/2013, but may be changed, extended or discontinued at any time. *APR — Annual Percentage Rate. Balance Transfer 2.99% APR is for 12 months. Promotion applies to qualifying FIGFCU credit cards. Purchase APR as low as 8.99%. Special balance transfer offer valid for transfers made 1/01/2013-12/31/2013. There are no fees charged to transfer balances made using this promotion. Rates, fees and terms are subject to change at any time. All new applications are subject to terms, conditions and credit approval. Offer only valid for balance transfers from credit card/loan balances from other financial institutions. To maintain the promotional rate the account must remain in good standing, and may increase to the Standard Rate upon default or other delinquency related reason. Transfers via Convenience Checks, PC-TIED, Service Centers and FONLINE 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 twelve (12) billing cycles from the date of the initial 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 January 2013, the rate will be in effect until January 2014, and any subsequent transfers will also have the promotional rate until January 2014). Balance transfers are allowed up to the credit card's available limit. Balance Transfers are subject to membership in good standing, account status, delinquency, and credit availability. To get the promotional rate, you must fill out the online balance transfer form, call us at 800.877.2345, or visit an FIGFCU branch.

The Key
to your
Next Road Trip
Unlock your new ride with easy
financing from your Credit Union.



Whether it's new or new-to-you, we can help you get on the road.

- Rates as low as **1.49% APR***
- Up to **130% financing** for qualified buyers
- Terms up to 72 months
- 0.25%-0.50% loan rate discount with Folio Direct Deposit

If you're looking to refinance a loan from another lender and lower your rate, we can help! Check out our online auto loan refinance calculator at www.figfcu.com/reficalc to see how much FIGFCU can save you.

Get pre-approved now – you'll know how much you can afford and have more leverage at the dealers!

*APR—Annual Percentage Rate. Rate shown is our preferred rate based on credit worthiness and a 0.25%-0.50% Direct Deposit discount, if applicable. Financing greater than 100% is available and will be approved only for the purchase of a vehicle or refinance of a loan where the value of the vehicle is less than the outstanding balance. Financing that is up to 130% will be subject to additional conditions. Please speak with a Loan Representative for complete details and qualifying criteria. Rates and terms are subject to credit approval, are subject to change at any time and without notice. All values are determined by the Credit Union using either vehicle cost or Kelly Blue Book/NADA, whichever is lower. Other rates and terms are available.