

Stay Out of Debt This Holiday Season

Shopping for the holidays is fun and exciting. And, with deals at every turn, retailers make it way too easy to overspend.

The joy of the season abruptly ends, however, when your credit card bills hit your mailbox.



Holiday shoppers love to swipe and spend

Last year Americans added an average of \$986 to their holiday debt, according to a survey by MagnifyMoney.com. *That's almost a thousand dollars in consumer overspending during one season!* And, no one wants to start the New Year financially behind.

Below are 5 tips to help you save money during the holidays:

1. Make a list and check it twice – Write down the names of who you want to buy for and set a spending limit
2. Reap Credit Card Rewards – If you plan to use a credit card, use one that offers cash-back or points for merchandise
3. Track your purchases – You're less likely to blow your budget when you hold yourself accountable and write down every purchase
4. Don't procrastinate! You spend more when you feel pressured so get to the stores and malls early in the season to take advantage of early bird sales, Black Friday and Cyber Monday deals.
5. Avoid high rate retail or store credit cards – Credit cards and typically personal loans at credit unions save you money because they could have lower interest rates

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CEO's View

We are well underway with our 2015 version of returning \$2 million extra to you, our member/owners. We call this our 2015 FIGFCU Gives Back. You have seen this program for the last few years now...your Credit Union returning more of our excess net income to you. If we don't conclude that we need to retain earnings, we have an easy solution: Give some of it back to you! That is the Credit Union philosophy, specifically the FIGFCU philosophy, at work in the real world.

Part of our earnings this year have been committed to a new core operating system which will make doing business with us even better. Our Internet banking will take on an entirely new look and feel, as will our mobile banking product. Many of the changes will be transparent, but we will be communicating with you often about the changes you can expect. This investment in our business is another way we give back to our members. Making it easy to do business with us is an ongoing commitment.

Have you checked out our new Debit Card service, CardNav? This new fraud-fighting service allows you to control access to your FIGFCU debit card. You can turn it on or off (make it unavailable for use from day to day, or hour to hour) at your pleasure, as often as you want. This new service should help you help us reduce fraud overall and help you maintain control of the transactions being conducted on your account. Simply download the CardNav app and set your controls/alerts from there.

What else can you do to help fight fraud? Review your accounts every single day on PC-TIED (Internet banking), sign up for CU Alerts, use CardNav and report any irregularities to us immediately. We monitor your accounts for signs of irregular activities, and you can help by monitoring them using tools provided by your Credit Union. Together, we can achieve your financial goals.

Best regards,

Mark Herter
CEO

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So, before you head out shopping, check out the low rate credit cards FIGFCU offers. And, if you still find yourself in debt in January, check FIGFCU for post holiday loans with low rates or low rate balance transfer offers.

FIGFCU wants you to kick start 2016 financially healthy through affordable products, innovative tools, so give us a call and let us help you!

Sources: magnifymoney.com and nytimes.com

Ease Holiday Stress With A 3 month 2.99% APR* Loan

Need money for holiday shopping? Get cash with our 3 month 2.99% APR* loan instead of using high interest rate retail or bank credit cards.

Our money saving interest rate will keep extra cash in your pocket while you buy gifts for family and friends!

- Borrow up to \$40,000
- Terms up to 60 months
- Quick and easy online application
- This loan is a better option than a bank or retail credit card



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

+APR = Annual Percentage Rate. 2.99% Introductory APR for 3 months Signature Loan offer will be booked at the agreed upon note rate. Example: Rate as of 9/15/2015 for the preferred Fixed (L1) for 60 months is 9.99% APR. This loan will then be discounted to 2.99% for 90 days. This offer only applies to Fixed (L1) loans. 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. Please speak with an FIGFCU loan officer for complete details and restrictions. Promotional rates and terms are being offered until 12/31/2015 but may be changed or discontinued at any time. This Credit Union is federally-insured by the National Credit Union Administration and subject to the Equal Credit Opportunity Act.

Take Control of Your FIGFCU Debit Card

What if you could manage how, when and where your FIGFCU debit card is used? **Well, now you can!**



With the new FREE CardNav app you can:

- ✓ Turn your debit card off or on instantly, anytime
- ✓ Receive real time alerts every time your debit card is used
- ✓ Set spending limits and specify types of transactions
- ✓ Set approved merchant locations

For example, let's say you're in New York (NY) and you set an alert to approve transactions only in NY. If your debit card information is compromised and someone attempts a charge in California, CardNav will immediately decline the transaction. You'd also receive a notification on your smartphone or tablet.

Fraudsters stole \$16 million from 12.7 million U.S. consumers last year*. With a new identity theft victim every two seconds, CardNav can keep your debit card safe!

Protect yourself from fraud with CardNav and make sure you:

- Never write your PIN down
- Regularly monitor your statements for suspicious activity
- Keep your phone number with the Credit Union current so you can be easily contacted if fraud is detected on your account

Download the **FREE** CardNav app today by visiting the Apple App Store or the Google Play Store. Visit www.figfcu.com/cardnav to learn more.

Plus, check our Online Security Center regularly for news, information, and alerts on various fraud and security concerns.

Source: www.javelinstrategy.com

*According to Javelin Strategy, a research and strategy provider.



Claim Your Cash Starting in November!

Over the last three years, FIGFCU has given members over **\$3 million** back in cash bonuses, rebates and low interest rates, and this year is no different! In November, you'll receive a notification telling you how to redeem your cash bonus.

More information coming soon
on FIGFCU Gives Back 2015!

Building a Better Tomorrow For YOU!

As announced in the July *Money Matters* newsletter, after 30 years, FIGFCU will be converting from the current core software to a new and improved core system. The core is where we house all of our member information, including checking and savings account transactions, credit card balances, loan details, etc.

The new system will allow FIGFCU to provide even higher quality member service, as well as improve your mobile and online banking experiences.

FIGFCU will keep you up to date on our progress. If you have any questions, send us an email at msc@figfcu.org.

Loan Rates

AUTO Rates - New and Used

Type	Term	Rate (APR ¹ as low as)
Auto with Direct Deposit	48 mo.	1.49%
	60 mo.	1.99%
TrueCar with Direct Deposit	48 mo.	1.24%
	60 mo.	1.74%

¹APR – Annual Percentage Rate. Rates listed are current as of 09/24/15 and are subject to change without notice. Rates shown are our preferred rates based on credit worthiness and a 0.50% Direct Deposit/Folio Direct Deposit discount, if applicable and a 0.25% discount when you purchase through the FIGFCU Car Buying Service. ²Home Equity Loans and Lines of Credit are available in all States except Alabama, Alaska, Florida, Hawaii, Louisiana and Texas. ³Maximum Loan-to-Value of 100%.

LOAN QUESTIONS: Please call **800.877.2345**

HOME EQUITY LINE OF CREDIT²

% Financed	Variable Rate (APR ¹ as low as)
Up to 100% ³ (owner occupied)	3.99%

HOME EQUITY² Terms up to 240 months

% Financed	FIXED Rate (APR ¹ as low as)
Up to 100% ³ (owner occupied)	5.73%

The Credit Union will be closed in observance of:

Thanksgiving
Thursday and Friday
November 26-27

Christmas Eve
Thursday
December 24
(The Credit Union will be closing early. Call your local branch for hours of operation.)

Christmas Day
Friday
December 25

New Year's Day
Friday
January 1, 2016



Special online savings for very important people.



SPRINT DISCOUNT PROGRAM **18%** Discount for members of FIGFCU
Applies to select regularly priced Sprint monthly service.

Sean.Simon@sprint.com or call 866-789-8294

Corporate ID: NAFAR_FCU_ZZZ

Activ. Fee: \$36/line. Credit approval required. **Early Termination Fee (sprint.com/etf):** After 14 days, up to \$350/line. **SDP Discount:** Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org's agreement with Sprint and is avail. upon request for monthly svc charges. Discount only applies to Talk 450 and primary line on Talk Share 700; and data service for Sprint Family Share Pack, Sprint 360 Unlimited Plan and Unlimited, My Way, Unlimited Plus Plan and Sprint Family Share Plus plans. Not avail. with no credit check offers or Mobile Hotspot add-on. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com for details. © 2015 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Android, Google, the Google logo and Google Play are trademarks of Google Inc. The HTC logo, and HTC One (M9) are the trademarks of HTC Corporation. Other marks are the property of their respective owners. N085538

USE PLASTIC & GET CASH



Simply use your Debit or Credit Card 40 times from October 1st through November 30th and we'll give you CASH – it's that easy!

Get \$25

When you use your FIGFCU Debit Card at retailers

Get \$50

When you use your FIGFCU Credit Card

- ✓ FIGFCU VISA[®] Debit and Credit Cards are accepted at millions of locations
- ✓ Never hassle with cash or a checkbook
- ✓ FREE Checking
- ✓ Low rate Credit Cards – transfer your balance for a low, introductory rate

Special offer expires November 30, 2015

*Qualifying transactions must "post" to the designated account during the promotional period of 10/1/2015 to 11/30/2015. All purchase swipes using FIGFCU Visa Debit Card, whether transacted as "credit" /signature based or using the PIN based transaction will qualify towards the 40 transaction count. ATM transactions will not qualify. Transactions may take two business days from the date of purchase to post. Bonus will be awarded by 12/30/15. Member must be active and in good standing to be eligible for bonus. New accounts are subject to FIGFCU approval and all other terms and conditions apply. This offer valid only for individual account holders, is non-transferable and cannot be combined with any other offer. Awards may be subject to IRS reporting requirements. Recipients are responsible for income tax liability if applicable. Visa is a registered trademark.

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

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