

Loan Rates

AUTO Rates

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 06/23/15 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%.

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%

EQUITY LOANS Please call **800.877.2345** ext. 6052 or 6051, for the most current equity loan rates.



The Credit Union will be closed in observance of:

**Labor Day
Monday
September 7, 2015**

Take Us With You On Vacation This Summer FIGFCU Visa Credit Cards with NO ANNUAL FEES! As low as 8.99% APR[†]

- **Hassle-free travel perks:** travel accident insurance, emergency replacement card, emergency cash disbursement, and auto rental collision damage waiver
- **Travel assistance** (Visa Platinum only): get help with emergencies while traveling, including lost luggage or legal counsel, and ID Theft restoration
- **Credit Rewards** (Visa Platinum only): earn one point per dollar spent on everyday purchases and redeem for travel, merchandise, or events



With your choice of Visa cards, you can select one that fits your summer plans and lifestyle. **Apply Today!**

[†]The balance transfer amount from other FIGFCU credit cards will retain its current rate (i.e., Visa Select at 8.99%, Visa Platinum at 10.99%, until the transferred balance is paid off. APR=Annual Percentage Rate. Rate quoted is the lowest rate possible for qualified borrowers and is subject to change. Qualification is based on credit history, debt, and the ability to repay. Your rate may vary. All loans subject to credit approval. The newly opened FIGFCU credit card's rate will only apply to new transactions. Any balances on the previous FIGFCU credit card must be paid off at the prior credit card's rate.

MoneyMatters

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800.877.2345
www.figfcu.com

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NCUA Your non-IRA savings are federally insured to
\$250,000. IRAs to \$250,000 by the NCUAIF,
National Credit Union Share Insurance Fund,
an arm of the NCUA, National Credit Union Administration, a U.S.
government agency.

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

Printed on recycled paper



Savings that make you smile.

Sprint

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

Best deal online: sprint.com/figfcu 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 \$60 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. N145633CA Inc. Other marks are the property of their respective owners.



Coming Soon...
2015 EDITION!

Soaring rental costs puts home-buying on the radar

With the cost of rent going up and mortgage rates poised to go up soon, home ownership has become financially enticing, once again.

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Rent prices have been increasing at a higher rate than home prices. In fact, rents increased faster than home values in 20 of the 35 largest markets. Renters in San Francisco and Seattle are paying over 14 percent more than in 2014, while renters in Denver shelled out nearly 11.6 percent more.

Meanwhile, the Fed is keeping an eye on the improving economy and strong job market and will be considering raising rates later this year.

So, you may prefer the flexibility of renting, but the time is now to take advantage of low down payment loans and near historic low mortgage rates.

So, do I rent or buy?

Regardless of whether you rent or own, you shouldn't pay more than 30% of your take-home income on housing costs, including rent/mortgage payment, insurance, taxes, etc.

Factors to consider:

- Review your current debt and credit report for red flags on your credit.
- How long are you planning to stay in the area – is this a short-term living situation, or are you planning to travel more once you retire in a few years?



CEO's View

As it is true in life, it is in business: Change is the only constant. Because of our long-term and consistent growth, not only in assets and capital but in service and product sophistication as well, we are moving to substantially improve both our information technology infrastructure and member service.

This represents a significant investment in our Credit Union's future. Our "big change," after long and careful analysis and planning, will occur on February 16, 2016. We will be moving on from the core software legacy system we have used for the last 30 years! Our entire staff and Board are excited about all the system improvements, and we are very confident you will like what you see, hear, and touch. Make sure to check your email and mail as we will consistently be communicating with you about this project over the coming months.

Thanks to your active involvement with us, FIGFCU becomes more and more stable. We have to charge off about \$4 million annually in bad debt losses, but that is a small fraction of our reserves. I know many members don't pay much attention to such things as the build-up of net worth. So why do I mention it? Because it's important that our members know that we remain strong.

Your Credit Union is stable, secure, and highly competitive in the banking marketplace. In fact, we take it as a given that one of our many duties is to augment the financial lives of our members. In doing so, we are directly helping to strengthen Farmers, its employees and the agency force. Augment the health of the individual parts, and the whole body becomes stronger, more viable.

In that vein, be on the lookout for our 2015 Return of Value program! This is a pretty simple concept: We give more, sometimes much more, money back to you than you are expecting. Enjoy.

Mark Herter
CEO

- Are you in a transitional period in life (retiring soon, graduating from school, relocating for family), or are you stable?
- Are you prepared to pay for unexpected, hidden costs?
 - Maintenance/repairs
 - Weather-related needs
 - Homeowners association dues/fees
 - Property taxes
 - Insurance
- Do you have the money for a down payment or a plan to save for it?

Whether you buy or rent is a personal decision that should be weighed carefully. If you want help considering your options, contact your local FIGFCU branch for a personal review of your finances. We're happy to help you on your home-buying journey!

Sources: www.zillow.com, www.money.cnn.com, www.bloomberg.com

Get Moving this Summer with Low Home Loan Rates plus a Rebate!

I have only positive things to say about FIGFCU's role in getting me a loan...they were prompt and responsive. Thanks for a job well done!

Michael S., FIGFCU member

\$400 towards closing costs when you finance with FIGFCU*
Offer ends September 30, 2015



FIGFCU NMLS# 408877, CMF NMLS# 266418. Equal Housing Lender. *The special promotional offer is available to all qualified Farmers Insurance Group Federal Credit Union (FIGFCU) members who apply for a mortgage loan and submit their applications to Community Mortgage Funding, LLC ("CMF") 4/1/2015 to 9/30/2015 and fund their loan with CMF by 10/31/2015. All loans are subject to credit approval. The funded loan must be for a qualified FIGFCU member applying for a new money home loan or refinance. The \$400 rebate will be applied as a credit towards closing costs at the time of loan settlement. Call 800.877.2345 for details. FIGFCU is federally insured by the National Credit Union Administration, and conducts business in accordance with Federal Fair Lending Laws. Community Mortgage Funding (CMF) is our credit union-owned mortgage company. Community Mortgage Funding, LLC, NMLS#266418, is licensed by the following states: Department of Business Oversight, California Finance License #6039200, TX SML Mortgage Banker Registration # ML5059, Colorado Mortgage Company Registration #266418, Oregon Mortgage Lending #ML5059, Ohio Mortgage Act CUSO Exemption #SMCU5900040, Kansas Mortgage Company #MC.002541, Washington Mortgage Broker #CL.266418, Michigan 1st Mortgage Broker/Lender Registration #R0019130, Oklahoma License #MLD10014, Arizona Mortgage Banker License BK-0924262 BKBR-0118639. Community Mortgage Funding, LLC is licensed under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against community mortgage funding should complete, sign, and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be downloaded and printed from the department's web site located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline at 877.276.3550, by FAX at (512) 475-1360, or by e-mail at smlinfo@sml.texas.gov. The department maintains the mortgage broker recovery fund to make payments of certain types of judgments against a mortgage broker or loan officer. Not all claims are compensable and a court must order the payment of a claim from the recovery fund before the department may pay a claim. For more information about the recovery fund, please consult Subchapter F of the Mortgage Broker License Act on the department's web site referenced above.

Smart Summer Spending: Personal Loans vs. Credit Cards

Vacations, home improvements and kids' camps could be a part of your Summer To-Do List, but how are you going to pay for it all?

We've been told to get ahead of our paycheck and save money for emergencies and big purchases. However, if you're not there yet financially, a low rate credit card or loan is the smart way to pay.

Knowing the differences between a personal loan and a credit card is imperative when it comes to spending and saving. Credit cards are convenient for smaller dollar items and allow you to pay for something over time. A personal loan could be a better option for financing big purchases.

Personal loans could be for you if:

- You want to receive cash in a lump sum

- You prefer to make fixed monthly payments for a specific amount of time
- You're looking for fixed interest rates
- You want to have the ability to pay off a loan with no pre-payment penalty

With Credit Cards, remember:

- Look for a card with introductory low rates and rewards points (to help you pay for your next vacation)
- Pay the entire balance at the end of the month. Try not to carry over balances to the next month
- Use credit cards for smaller items and purchases



Where to find the best deals

Credit Unions offer some of the lowest interest rates on loans and credit cards and may offer the best chance of being approved. FIGFCU is happy to help you make the best and wisest choices when it comes to meeting your financial goals. Contact your local FIGFCU branch for a free financial consultation.

Source: www.msn.com

It's Not Too Late to Plan Your Summer Vacation!

FIGFCU has your Summer Loan Special
2.99% APR* for 3 months

Use the cash for a family vacation, sprucing up your yard, home renovations, or whatever you'd like!

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

**Don't let the dog days of summer slow you down.
Take advantage of this special offer 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 6/13/2015 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 from 1/1/2015 to 12/31/2015 but may be changed or discontinued at any time.