

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%

HOME EQUITY LINE OF CREDIT²

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

HOME EQUITY² Terms up to 240 months

% Financed	Fixed Rate (APR as low as)
Up to 100% ³ (owner occupied)	6.74%

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 9/20/13 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit. 48 months or less equal to same rate. 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 70% in AZ, MI, and NV. All other states 80% Maximum Loan-to-Value.

Western Union at FIGFCU



moving money for better

Introducing a New Way to Send Money Virtually
Anywhere in the World!

FIGFCU now offers Western Union services to provide you with delivery channels to transfer money and make payments. Your access to Western Union® services gets your money where it needs to go.

For more information, visit www.figfcu.com/WesternUnion

Go Unlimited with Sprint



- 18% discount on select plans for FIGFCU members

For more information visit
www.figfcu.com/sprint



sprint.com/figfcu

The Credit Union will be closed in observance of:

- Thanksgiving** Thursday, November 28, 2013
Friday, November 29, 2013
- Christmas Eve** Tuesday, December 24, 2013
The Credit Union will be closing early.
Call your local branch for hours of operation.
- Christmas Day** Wednesday, December 25, 2013
- New Year's Day** Wednesday, January 1, 2014

MoneyMatters

October 2013

YOU COULD BE NEXT!



Win Over \$10,000 This Year!

Be one of ten lucky winners to get **\$1,000** with a chance to win the grand prize of **\$10,000** at the end of the year.

New winners chosen every month through the end of the year.

Just sign up for Direct Deposit into an **FIGFCU Checking Account** and get entered to win!

Plus, sign up and get:

- A **0.25% - 0.50%** rate discount on qualified loans

800.877.2345
www.figfcu.com/DirectDeposit

NO PURCHASE NECESSARY. Direct Deposit Sweepstakes 2013 Promo runs through December 31, 2013. In order to qualify for an entry, member must currently be / or enroll in Direct Deposit / Folio Net Check. Also by mailing in a 3 X 5 card with name, address, and phone number, placed in a sealed envelope addressed to FIGFCU, Attn: Direct Deposit Sweepstakes 2013, 4601 Wilshire Blvd, Ste. 110, Los Angeles, CA 90010. One mail-in entry per household per drawing period. FIGFCU will award ten (10) \$1,000 awards one per month and a one (1) grand prize of \$10,000. Winning proceeds will be deposited into member's account by 01/31/2014. Call 1.800.877.2345 or visit www.figfcu.com for complete details.

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MoneyMatters

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800.877.2345

www.figfcu.com

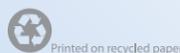
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Your non-IRA savings are federally
insured to \$250,000, IRAs to \$250,000, by
the NCUA, National Credit Union Share
Insurance Fund, an arm of the NCUA, National Credit
Union Administration, a U.S. government agency.

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



Printed on recycled paper

President's View



If you have read my recent homepage column on our website, "Message from our CEO", you saw that we are still fighting the good fight of not being taxed.

I asked you to contact your elected Representatives in Washington, DC, to express your views. Now, we don't wish to preserve our nearly 70-year-old tax exemptions because we like to shirk our societal responsibilities, as you well know without me telling you. Our industry of credit unions, nationwide, has proven year after year that we return greater economic/monetary values to over 90 million or so members than what we save in taxes not paid. Furthermore, credit unions contribute millions of dollars annually to various charities. Because we are not taxed, there is no "tax deduction" or tax credit for credit unions to declare! Conclusion: Credit unions give to key charities such as the Children's Miracle Network for children's hospitals across the nation, the Red Cross, and others, from the heart, and because we have a different business philosophy, and yes, because we can afford it.

Did you know that we give away \$10,000 monthly in prizes to our members on regular Direct Deposit to their FIGFCU checking accounts? We give away ten, \$1,000 prizes monthly. There is nothing to "entering" the drawing. If you have an active checking account in good standing, and have automated Direct Deposit into it, or simply decide to enter regardless, then you

are eligible to win. If you already meet those two criteria, then you already know the many benefits of our checking accounts with Direct Deposit. Now, just hope to get lucky and be drawn to receive a \$1,000 award!

Need, or want to borrow? Borrowing money is nothing to be ashamed of. In fact, the ability to borrow is something to be proud of. It shows you have good enough credit to gain access to additional funds when you decide you must. Even if you think your credit profile is marginal, you should always talk to one of our lending advisors. Your ability to borrow from a reputable, economically priced lender with great service such as FIGFCU, lies at the very bedrock of our economy. When you decide it's time to borrow some money, you should give your Credit Union first shot at fulfilling your borrowing wants and needs. We will probably save you money, and our service will beat virtually all of our competition.

What's it all add up to? Be an active member of FIGFCU, and your Credit Union will return both expected, and unexpected, values to you – across the board. Thank you for your active membership. To use your FIGFCU is to support it, and sooner than later, I think, is also to love it.

Mark Herter
President/CEO

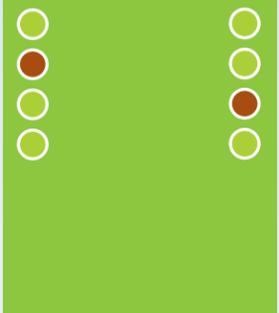
Introducing **Transfer Money**

Transfer funds to and from your FIGFCU account

Transfer Money lets you transfer funds anytime to and from your FIGFCU savings and checking accounts to accounts at other financial institutions. This easy and convenient online service puts you in control of your money, allowing you to move it securely and quickly 24/7.

Log into **PC-TIED Online Banking** and click on **Bill Pay** to sign up today!

(Subject to Regulation D and Share S1 limitations)



Looking to purchase or refinance? **FIGFCU is your one-stop shop for home loans!**

Take advantage of our low interest rates and fees when you purchase or refinance your mortgage

- Fixed and adjustable rate options
- Terms up to 30 years
- Refinancing available

Plus, for a limited time, get \$500 toward closing costs!

Get a rate quote or apply online at www.figfcu.com/HomeLoans



The special promotional offer is available to all Farmers Insurance Group Federal Credit Union (FIGFCU) members who apply for a mortgage loan and submit their applications to Community Mortgage Fund, LLC ("CMF") from 8/1/2013 to 12/31/2013 and fund their loan with CMF by 11/30/2013. FIGFCU members that qualify for this promotional offer will receive a \$500 credit towards their final closing costs. The funded loan must be for a qualified FIGFCU member applying for a new money home loan or refinance loan application must be received by CMF and must be a qualified application between the specified dates as stated above. This is a limited time offer and may be cancelled at any time. Call for details. All loans are subject to credit approval. FIGFCU is federally insured by the National Credit Union Administration, and conducts business in accordance with Federal Fair Lending Laws.

Save money with an **FIGFCU Visa® Credit Card!**

Get yours today for as low as **8.99% APR[†]** with travel accident insurance and **no annual fee**

- Select** - low rate on purchases, balance transfers, and cash advances.
- Platinum** - ScoreCard Rewards Program, extended warranty on purchases, personal ID theft coverage, and more.

Choose the one that's right for you!



Call **800.877.2345** or visit www.figfcu.com to apply today.

†APR - Annual Percentage Rate. The balance transfer amount from other FIGFCU credit cards will retain its current rate (i.e., Visa Select as low as 8.99% APR and Visa Platinum as low as 10.99% APR) until the transferred balance is paid off. 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.

Save money with **2.99% APR^{*}** for 12 months on transferred balances

Transfer high-rate credit card balances to your FIGFCU Visa® Credit Card

- No balance transfer fees
- Funds deposited into your account or we can send you a check
- Transfer balances up to your available limit

Visit a branch or apply online today!
www.figfcu.com/BalanceTransfer



*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. The promotional Annual Percentage Rate (APR) offer includes the waiving of transaction fees and a limited time promotional APR that is lower than the Standard Rate and Terms provided in our Credit Card Agreement. Only promotional Balance Transfers that are identified as the Promotional Offer are available to receive the promotional rate and terms. 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. There is no grace period for Balance Transfers. Finance Charges accrue from the transaction date. The Average Daily Balance Method as described in our Credit Card Agreement (and periodic statement) is used to compute your balance amount subject to finance charge. If you pay late or exceed your credit limit, then as of the first day of the billing cycle in which that occurs, the promotional offer, rate and terms may end. You may not use a Balance Transfer to make a payment on this or any other credit/loan account issued by FIGFCU. We will allocate your payments to balances (including new transactions) with the higher Annual Percentage Rates (APRs) before balances with lower APRs.