

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR <sup>1</sup> as low as)	USED (APR <sup>1</sup> 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 CREDIT<sup>2</sup>

% Financed	Variable Rate (APR as low as)
Up to 80% <sup>3</sup> (owner occupied)	4.24%

## HOME EQUITY<sup>2</sup> Terms up to 240 months

% Financed	Fixed Rate (APR as low as)
Up to 80% <sup>3</sup> (owner occupied)	6.99%

**MORTGAGE LOANS** Please call **800.877.2345** ext. 6056 or 6051, for the most current mortgage rates.

<sup>1</sup>APR = 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 Direct Deposit. 48 months or less equal to same rate. <sup>2</sup>Home Equity Loans and Lines of Credit are available in all States except Alabama, Alaska, Florida, Hawaii, Louisiana and Texas. <sup>3</sup>Maximum Loan-to-Value of 70% in AZ, MI, and NV. All other states 80% Maximum Loan-to-Value.

## 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](http://www.figfcu.com/StudentLoans) to apply today!



## Spring into Savings with Sprint



**Get 18% 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](http://www.sprint.com/figfcu) and then register at [www.sprint.com/promo/iL78448vt](http://www.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**



April 2013

# MoneyMatters

## 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 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](http://www.figfcu.com/reficalc) to see how much FIGFCU can save you.

You can also take advantage of special member-only benefits, like:

- Preferred pricing on GM brands like Chevrolet, Buick and GMC via our **Invest in America** program
- Hagggle-free pricing and buying with **Enterprise Car Sales**

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



**800.877.2345  
www.figfcu.com**

\*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.

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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<sup>+</sup> FOR 3 MONTHS**

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

**2.99% CREDIT CARD**  
**BALANCE TRANSFER**  
**APR<sup>+</sup> 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.

## Introducing a Super Way to Raise Money-Smart Kids

We recently revamped our Kids' Club Account to better meet the needs of today's young members, as well as bring fun, and financial education into your home. Our new kids' savings program is called M3 Money Club™, and it introduces young members to an exciting world where superheroes rule and learning about money is cool.

**FREE with a new or existing Kids' Club Account.**



### What is M3 all about?

The M3 Money Club follows the adventures of two young superheroes, Cash and Violet, as they teach kids smart money skills. As an M3 member, your child will gain the "super powers" needed to help Cash and Violet stop the evil Dr. Spendit's plan to steal all the money in the world.

### Your child will receive:

- The M3 kids newsletter
- Access to the M3 kids website
- Games and contests, where they can win prizes

Opening an account is easy, and you can transfer money to your child's account for the holidays, birthdays or other special occasions. Call us at **800.877.2345**, or visit a branch to open your child's super account today!