

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 80% ³ (owner occupied)	4.24%

HOME EQUITY² Terms up to 240 months

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

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 09/19/12 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.

Give a Visa® Gift Card this holiday season!

- Use anywhere the Visa logo is displayed
- Track purchases online and review balances
- Purchase cards from \$10 to \$500
- Choose from multiple holiday designs



Call **800.877.2345** or visit a branch to purchase Visa Gift Cards.



Order Your iPhone 5 Sprint

- Maximize the full potential of the new iPhone 5 without watching the meter
- 4G LTE fast on **Sprint's Unlimited Data** plan so you can download and post more
- Switch to Sprint and get up to **\$280** for trading in your old AT&T iPhone through www.sprintbuyback.com

Visit www.figfcu.com/Sprint for more information.



The Credit Union will be closed in observance of:

Thanksgiving Thursday, November 22, 2012
Friday, November 23, 2012

Christmas Monday, December 24, 2012
Tuesday, December 25, 2012

New Year's Day Tuesday, January 1, 2013

MoneyMatters

October 2012



FIGFCU
gives back
more than a
MILLION
DOLLARS

Claim your bonus now!

Your Credit Union would like to thank you for your relationship by rewarding you with a bonus. Redeeming is fast and easy. If you haven't already done so, redeem online today at www.figfcu.com/redeembonus.

Once you are there, you can:

- Check out how much you've earned
- Redeem your bonus
- Take advantage of more products and services and earn even more

Thank you for your loyalty and business!

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MoneyMatters

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800.877.2345
www.figfcu.com

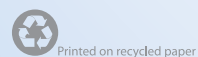
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NCUA Your non-IRA savings are federally insured
to \$250,000, IRAs to \$250,000 by the
NCUSIF, National Credit Union Share Insurance Fund, an
arm of the NCUA, National Credit Union Administration,
a U.S. government agency.

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



President's View



Many of our active members have already received an email or notice from us announcing our great "FIGFCU Gives Back More Than a Million Dollars" Return of Value program for 2012. In the email, we make it easy for you to redeem

your membership bonus. We are trimming our projected bottom line by an extra \$1.5 million for the year by giving back to you, our highly valued and esteemed members! We can do this because our net worth (capital, or equity) position is very strong. Why does your Credit Union want to distribute even more financial value to you?

Credit unions are owned by their members. It has been proven that the credit union industry as a whole offers superior standing, everyday values that return a good deal more than what banks offer their customers day in and day out, and also much more than what we "save" from our decades long income tax exemption. Some bankers don't exactly warm to our income tax exemption, and claim that it's favorable treatment for credit unions. It isn't. It's great public policy that every single federal Congress since 1936 has seen fit to continue. Why? It is because we are financial cooperatives owned by our members, in business to maximize the "return of value" to our owners, and increase competition and freedom of choice for America's

consumers in the financial marketplace. In credit unions, our "stockholders" (shareholders, in fact) are our members. Banks have the unenviable challenge of satisfying both their customers and their stockholders, who as you can imagine, usually have directly opposing financial interests. So we don't have that problem. And again, every year our trade associations prove that we return to our members, over and above our standing, highly competitive pricing and services, more than what our tax exemption equates to monetarily.

So, this \$1.5 million Return of Value program for this year goes above and beyond, something we work hard to do for you all the time. And this is not the first year we've done something like this. Those of you who have been members "for life" know that well. If you have not received your email or postcard from us yet, no need to wait. You may redeem your membership bonus by visiting www.figfcu.com/redeembonus, giving us a call or dropping by one of our branches.

Trust your own FIGFCU to maximize returns of value and service to you, and to thereby minimize our bottom line. How many banks have that in their strategic plan? None?

Mark Herter

Mark Herter
President/CEO

Free Checking

With an FIGFCU Free Checking account, there are **no service fees and no minimum balance requirements**. Other valuable features include:

- FREE Visa Check Card with Debit Card Rewards
- FREE first box of checks
- FREE Online and Mobile Banking
- FREE Bill Pay
- FREE Online Deposit
- FREE access to 4,600 shared branches and over 30,000 FREE CO-OP ATMs

Add Direct Deposit to your checking account and you are eligible for rate discounts on qualifying loans. Plus, Farmers employees get paid one business day early!

Open an account with Direct Deposit at www.figfcu.com or visit a branch today.



Take advantage of today's historically low mortgage rates.

Whether you're a first-time homebuyer, on your third house, or just looking to refinance, we have the right home loan for you.

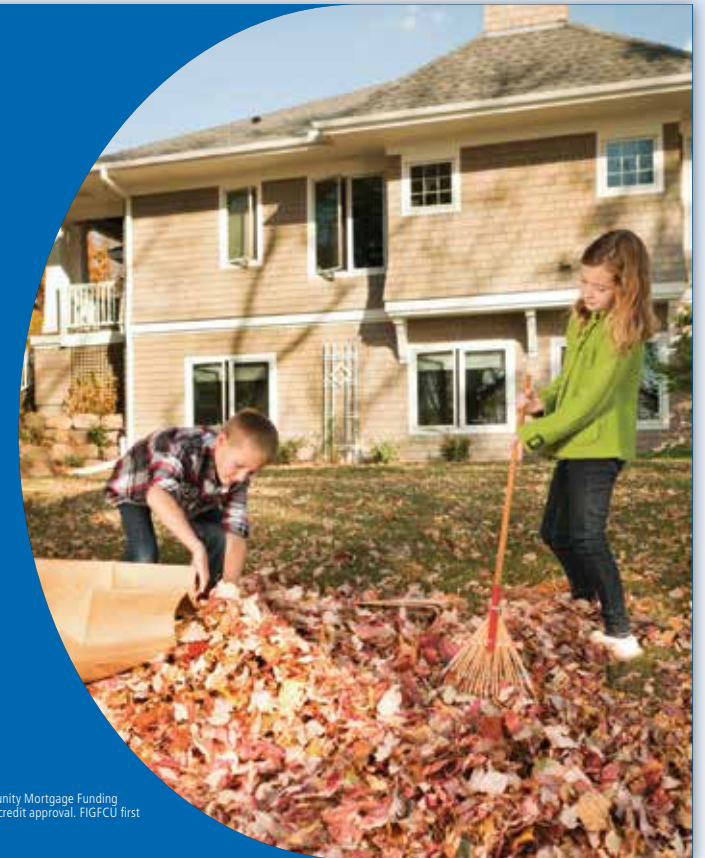
- Fixed and adjustable rate options
- Terms up to 30 years
- Refinancing available

And, for a limited time, get \$300 at closing!

Hurry - this special offer ends November 30, 2012.

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

The special \$300 offer is available to all FIGFCU members who apply for a mortgage loan and submit their applications to Community Mortgage Funding from October 1, 2012 to November 30, 2012, and close their loan by December 31, 2012. Call for details. All loans are subject to credit approval. FIGFCU first mortgages are available in all states except AK, AL, HI, and LA.



2.99% APR[†]

for 12 months on transferred balances

Transfer your higher-rate balances to an FIGFCU credit card and save.

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

Hurry, offer expires October 31, 2012.

Contact us at **800.877.2345**, or visit a branch to apply for an FIGFCU credit card and transfer your balance today.

[†]APR = Annual Percentage Rate. Balance Transfer 2.99% APR is for 12 months. Purchase APR as low as 8.99%. Special balance transfer offer valid for transfers made 9/4/2012-10/31/2012. There are no fees charged to transfer balances made using this promotion. For complete details and disclosures, contact FIGFCU at 800.877.2345 or visit a branch.

