

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR <sup>1</sup> as low as)	USED (APR <sup>1</sup> as low as)
80%	36 mo.	1.49%	1.74%
	48 mo.	1.99%	2.24%
	60 mo.	2.49%	2.74%
100%	36 mo.	2.24%	2.49%
	48 mo.	2.74%	2.99%
	60 mo.	3.24%	3.49%

## 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 06/21/12 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit. <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.

## FIGFCU Credit Cards

Credit Card	Rates as low as
FIGFCU	8.99%APR
Bank of America	10.99%APR
JP Morgan Chase	10.24%APR
Wells Fargo	12.15%APR

The big banks just can't compete when it comes to your Credit Union's low credit card rates.



Make sure you have an FIGFCU Credit Card in your wallet for all your needs.

Apply in minutes at [www.figfcu.com](http://www.figfcu.com).

APR=Annual Percentage Rate. Rates quoted above verified on 6/20/12 via each financial institution's website, and are the lowest found rates for each product.



FIGFCU CEO, Mark Herter (right) presents Farmers CEO, Jeff Dailey (left) and MOD Chair of Trustees, LaVerne Council with the Credit Union's contribution.



Thanks to the generosity of your Credit Union and the fundraising efforts of its staff, \$25,000 was donated to the March of Dimes at the *Be a Hero for Babies Day* rally, June 21st, at Farmers' Home Office in Los Angeles.



**The Credit Union will be closed in observance of:**  
**Labor Day** Monday, September 3, 2012

# MoneyMatters

July 2012



## Win Free Gas For A Year!\*

Apply for an FIGFCU loan by September 30, and you'll automatically be entered to win free gas for a year!

- Credit Cards as low as **8.99%APR<sup>1</sup>**
- Auto Loans as low as **1.49%APR<sup>1</sup>**
- Signature Loans as low as **7.99%APR<sup>1</sup>**

**Apply online or give us a call today!**

**800.877.2345**

**[www.figfcu.com](http://www.figfcu.com)**



<sup>1</sup>APR=Annual Percentage Rate. Rates shown are our preferred rates, based on credit worthiness. Rates and terms may change at any time, without notice, and are subject to credit approval. Other rates and terms are available. Auto Loan and Signature Loan Rates reflect a 0.25-0.50% discount with Direct Deposit. Our preferred rate without Direct Deposit discount is 1.99% APR for new auto loans, and 2.24% APR for used auto loans. Other restrictions may apply. \*NO PURCHASE NECESSARY. Total prize value based on \$75 worth of gasoline per week for 52 weeks; total prize value is \$3,900. Only loan applications funded by 10/15/12, will get automatically entered in the drawing. All loans qualify except for Home Loans, Commercial Real Estate Loans and Student Loans. No refinancing of existing FIGFCU loans allowed. Member must be in good standing to receive a prize. Entry is free, unconditional and does not depend on the purchase or payment for Credit Union services. For complete details and disclosures, contact an FIGFCU branch or visit our website.

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## President's View



A "mere" 236 years ago, the American colonies declared their independence from Great Britain. However, that declaration of independence was of

course followed by the ravages of war, and our real independence did not follow until October of 1781 (more or less) after the British were defeated at Yorktown, Virginia. Independence. Freedom. Neither come easily, either for nascent nations or for individuals in our very personal pursuit of happiness.

We work to help make our members financially strong, if not ultimately independent. Our great, highly competitive suite of products and services, as you may read about in this issue, are designed to maximize, not minimize as some banks do, the return of value to you, our esteemed

member/owners. This year, we have budgeted to return an extra \$1.5 million to our more active members. We can do that because our capital position is very strong; while we must continue to build our capital strength, we don't wish to build up our reserves too much.

So, whether it's our new mobile banking check deposit service, our Benefits Plus checking account, our great auto and home loan rates, or the ever-present value we constantly deliver through our great member service, we always strive to maximize your FIGFCU benefits.

Thank you for your active membership, and hence your ownership, of your Credit Union.

*Mark Herter*  
Mark Herter  
President/CEO

## Benefits Plus with IdentitySecure®

Take advantage of Benefits Plus – a checking account that pays dividends and gives you peace of mind.

- Pays interest
- Free first box of checks<sup>1</sup>
- Free Visa® Debit Card with Debit Card Rewards
- Free Online Banking, Bill Pay, Mobile Banking and Online Deposit
- Free Access at over 30,000 ATMs and 4,400 shared branches

Plus, Benefits Plus Checking automatically comes with IdentitySecure® - identity and fraud protection, including triple bureau daily credit monitoring.<sup>2</sup>

Open an account online at [www.figfcu.com](http://www.figfcu.com) or visit a branch today.

1. FIGFCU logo style checks only.  
2. IdentitySecure Benefit automatically provided to primary account holder. Joint members can register for IdentitySecure benefits for \$4.95 a month. Benefits Plus Checking is free if minimum balance of \$500 and direct deposit is maintained, otherwise, \$7 a month. IdentitySecure® is a service provided by Trilegiant Corporation.

## Home Loans Lowest rates in 50 years!

FIGFCU can help you get into the home of your dreams.

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

Plus, get up to \$450 towards your home appraisal.

Hurry – this special offer ends July 31, 2012.

Get a rate quote or apply online today at [www.figfcu.com](http://www.figfcu.com).



## Samsung Galaxy III is coming to Sprint!



FIGFCU & Sprint wireless have teamed up to bring you more value for your dollars.

- UNLIMITED data starting at \$67.40/mo after FIGFCU discount
- 4G LTE fast on Sprint's Unlimited Data
- Switch to Sprint & get up to \$280\* for trading in your old AT&T phone with [www.sprintbuyback.com](http://www.sprintbuyback.com)



Visit [www.figfcu.com/Sprint](http://www.figfcu.com/Sprint) for more information.

\*After FIGFCU member discount



## Popmoney

Send money to another person's checking account, email address or cell phone, with Popmoney.

- Set up recurring person-to-person payments
- Support for multiple email addresses and cell phone numbers for a single recipient
- eGreetings for special occasions
- Yahoo, Gmail and Google Mail interfaces

### Want to sign up for Popmoney?

Simply sign up for Online Bill Pay to access this service. Find out more at [www.figfcu.com/Popmoney](http://www.figfcu.com/Popmoney), or give us a call at 800.877.2345.



## Mobile Banking

Convenience – in the palm of your hand

- Free and available 24/7
- Locate nearby branches and ATMs
- View account balances and transfer funds
- View FIGFCU's latest promotions
- Deposit checks simply by taking a picture\*
- Available for iPhone, iPad, BlackBerry, and Android

Visit [www.figfcu.com/MobileBanking](http://www.figfcu.com/MobileBanking) or give us a call to sign up.

\*Only available on iPhone and Android. Coming soon to other devices.