

# Loan Rates

## AUTO Fixed Rates

| % Financed | Term   | NEW<br>(APR <sup>1</sup> as low as) | USED<br>(APR <sup>1</sup> as low as) |
|------------|--------|-------------------------------------|--------------------------------------|
| 80%        | 36 mo. | 1.99%                               | 2.24%                                |
|            | 48 mo. | 2.49%                               | 2.74%                                |
|            | 60 mo. | 2.99%                               | 3.24%                                |
| 100%       | 36 mo. | 2.49%                               | 2.74%                                |
|            | 48 mo. | 2.99%                               | 3.24%                                |
|            | 60 mo. | 3.49%                               | 3.74%                                |

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

| % Financed                                 | Fixed Rate<br>(APR <sup>1</sup> as low as) |
|--|--|
| Up to 75% <sup>3</sup><br>(owner occupied) | 7.49%                                      |
| Up to 70%<br>(non-owner occupied)          | 8.24%                                      |

## HOME EQUITY LINE OF CREDIT<sup>2</sup>

| % Financed                                 | Variable Rate<br>(APR <sup>1</sup> as low as) |
|--|---|
| Up to 75% <sup>3</sup><br>(owner occupied) | 5.23%   |
| Up to 70%<br>(non-owner occupied)          | 5.98%   |

## 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 6/20/11 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. 80% in CA. All other states 75% Maximum Loan-to-Value. Rates listed include Direct Deposit discount of 0.50%.



October 2011

# MoneyMatters

## DIRECT DEPOSIT

Why sign up for Direct Deposit into your Credit Union account?

Farmers employees get paid one day early!

No more waiting to get a paper check or waiting in long lines at the bank.

What's more, when you set up Direct Deposit into an FIGFCU checking account, get a:

- + 1% loan rebate on any closed-end loan
- + 2.99% APR<sup>†</sup> for 9 months on Credit Card Balance Transfers
- + 0.50% rate discount on auto loans

Visit [www.figfcu.com/DirectDeposit](http://www.figfcu.com/DirectDeposit) to sign up today.

<sup>†</sup>APR=Annual Percentage Rate. Rates are subject to change at any time, without notice. Offer valid on new Direct Deposit sign-ups of net check into an FIGFCU Checking Account only, and cannot be combined with other offers. Members who sign up for a new Direct Deposit will have 6 months to take advantage of these special offers. Member must remain on Direct Deposit for at least one year, or rebate must be forfeited. For complete details about Direct Deposit and its special incentives, visit [www.figfcu.com/DirectDeposit](http://www.figfcu.com/DirectDeposit). This offer may be withdrawn at any time.

## FIGFCU Offers Pre-paid Debit and TravelMoney Cards

### Pre-paid Debit Cards:

- Perfect for Holiday gift giving
- A safe alternative to carrying cash or credit
- Reloadable online and from your FIGFCU account

### TravelMoney Cards:

- Convenient for all your Holiday travel
- Safer and more convenient than paper traveler's checks
- Reloadable online and from your account at any financial institution

Give us a call at **800.877.2345** or visit your local FIGFCU branch to purchase a card today.



## Start Saving Money Today

For a limited time, get **2.99%APR<sup>†</sup> for 9 months** on credit card balance transfers!

- Get rid of all your high-rate credit cards
- Consolidate all your debt into one, low monthly payment

### Don't have an FIGFCU credit card?

Apply online today and take advantage of the low balance transfer rate. Hurry, this special offer ends **10/31/11!**

Contact us at **800.877.2345**, or visit your local branch to request a balance transfer.



<sup>†</sup>APR = Annual Percentage Rate. Balance Transfer 2.99% APR is for 9 months. Purchase APR is as low as 8.99%. Special balance transfer offer valid 8/01/2011-10/31/2011. There are no fees charged to transfer balances. Rates, fees and terms are subject to change at any time. All new applications are subject to terms, conditions and credit approval. You must be at least 21 years of age. Offer only valid for balance transfers from credit card balances from other financial institutions. To maintain the promotional rate the account must be in good standing, and may increase to the purchase rate upon default or other delinquency related reason.

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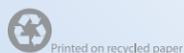
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## The Credit Union will be closed in observance of:

**Thanksgiving** Thursday, 11/24 and Friday, 11/25/2011

**Christmas** Monday, 12/26/2011

**New Year's Day** Monday, 1/2/2012



### BOARD OF DIRECTORS

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### Contributing Editors

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**NCUA** 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.

## President's View



Organizations share some characteristics and challenges with biological organisms. Both must grow over extended time horizons; if they are not growing, they

are by definition either shrinking or stagnating. Allowing either of these negative changes to occur would be devastating. So when I listen to Farmers' top management now promulgating the long-term objective of doubling the size of Farmers by 2020, I am not at all surprised. And of course, what I hear in this arena is sweet music to my ears. In my view, it's a perfectly logical (and motivationally ambitious) goal for all of us involved in the Farmers culture to work hard to actualize. We in the Credit Union will do our part to help Farmers reach its goals. You might wonder how an independent consumer financial institution serving you could ever help in the growth equation for Farmers.

For starters, without legitimate lending institutions such as FIGFCU, capitalism, the best economic system created thus far, would flounder and wither away. Entrepreneurs, such as Farmers exclusive agents and District Managers, and consumers such as you and me, often have great ideas that in turn create great business plans which when carried out, grow the economy. Your Credit Union makes very attractive loans to Farmers agents to help them grow their agencies, we make loans to corporate employees to help them grow the health of their personal financial structure, and needless to say, all the loans we make ultimately improve our member/borrower's quality of life. Savers get good dividends because others borrow. Borrowers can borrow because savers save. As your Credit Union, our first and

foremost strategic mission is to be your lender of first choice.

We have created products and services for you, our member/owner, that clearly demonstrate our commitment to providing a financial services benefit that you simply cannot get at other financial institutions. So, through the many great value-added products and services we offer our "field of membership", we believe we are doing something extra to help Farmers double in size by 2020. FIGFCU exists because of Farmers' strengths, yet we have our own independent, two strong legs that we stand on every day. We are strong because you make us strong. We can help you make your dreams real, with our array of loans and complementary products and services.

Members ask me, "How is the Credit Union doing?" I am pleased and proud to tell you that our financial condition is stronger now than it was pre-recession. We are, in a nutshell, one of the best capitalized government-insured consumer financial institutions in America.

We research new ways, while solidifying the current ways, to enhance your financial lives, and in doing that, we know we will be making a positive contribution to helping Farmers reach the healthy growth goals you (as a Farmers stakeholder) aspire to achieve. With Farmers, you are closely aligned with one of the strongest companies, and with us, one of the strongest Credit Unions, in America. Let's grow them both stronger, together.

Mark Herter  
President/CEO



### 10-Year Home Loan at **3.25% APR<sup>†</sup>**



Plus, reduced fees now through  
**10/31/11**

- Fixed rate loan as low as **3.25%<sup>†</sup>**
- Origination fee reduced to **0.50%**
- Lender admin fee reduced to **\$420**
- Easy online application

**Rates are still at all-time lows, and your Credit Union has various home loan options to suit your needs.**

**Contact us to get a rate quote today!**

LIMITED TIME OFFER: The special offer is available to all members that apply for a first mortgage 10-year fixed rate loan, refinance with or without cash out, between 08/01/11 and 10/31/11, and close their loan with FIGFCU/Community Mortgage Funding, LLC (CMF) by 11/30/11. Lender fee \$420.00, maximum loan origination percentage is 50 basis points of the base loan amount. Offer valid on properties located in all states except AK, AI, HI, LA. Rates are subject to change without notice. Applicants must meet secondary market guidelines and certain restrictions may apply. <sup>†</sup>Promotional Rate/APR is based on the following terms: Loan Amount \$250,000, 10 Year Fixed Rate, 3.25% Rate - 25 day lock, 3.501% APR, Impound Account, Owner Occupied, 731 FICO, Rate & Term Refinance (Not cash out), I-Unit SFR property, No Subordinate Financing, Property location California. For complete details, visit [www.figfcu.com](http://www.figfcu.com).



### Used Auto Loans as low as **1.74% APR<sup>\*</sup>**

Used Auto Loan rates as low as **1.74% APR<sup>†</sup>**, when you finance an Enterprise Car Sales vehicle with FIGFCU.

- ▲ Competitive fixed and variable rate options
- ▲ Flexible terms up to 72 months
- ▲ **0.50%** loan rate discounts with Direct Deposit

This is a special, limited time offer, so get pre-approved at [www.figfcu.com/UsedAutoLoan](http://www.figfcu.com/UsedAutoLoan), or visit [www.figfcu.com/Enterprise](http://www.figfcu.com/Enterprise) to preview a great selection of quality used vehicles.

\* APR=Annual Percentage Rate. Rates as low as 1.74% APR for 36 months, with Direct Deposit, and on fixed rate loans only. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 9/1/11-10/31/11. Restrictions apply. This offer cannot be combined with any other offer. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Offer not valid in KS. For complete details, visit [www.figfcu.com](http://www.figfcu.com).

## Get More, Pay Less

FIGFCU & Sprint wireless have teamed up to bring you more value for your dollars. Take advantage of great discounts on Sprint devices and data plans on the **Motorola Photon 4G**.

- ◆ **18%** discount on your recurring monthly Sprint bill
- ◆ **\$69.99** unlimited data, messaging & calls to ANY mobile, ANYTIME while on the Sprint Network

Visit [www.sprint.com/figfcu](http://www.sprint.com/figfcu), to activate your discount and take advantage of special offers.

