

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR as low as <sup>1</sup> )	USED (APR as low as <sup>1</sup> )
80%	36 mo.	4.38%	4.63%
	48 mo.	4.70%	4.95%
	72 mo.	5.31%	5.56%
100%	36 mo.	4.88%	5.13%
	48 mo.	5.20%	5.45%
	72 mo.	5.81%	6.06%

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

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

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

% Financed	Variable Rate (APR as low as <sup>1</sup> )
Up to 75% <sup>3</sup> (owner occupied)	5.49%
Up to 70% (non-owner occupied)	6.24%

**MORTGAGE LOANS** Please call **800.877.2345** ext. 5002 for the most current mortgage rates.

<sup>1</sup>APR = Annual Percentage Rate. Rates listed are current as of 3/22/10 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit discount of .25%, if applicable.  
<sup>2</sup>Home Equity Loans and Lines of Credit are available in AZ, AR, CA, CO, ID, IL, IN, KS, MI, MN, MO, NV, NM, OH, OK, OR, TN, UT, WA, and WI.  
<sup>3</sup>Maximum Loan-to-Value of 70% in AZ, CA, MI, and NM. All other states 75% Maximum Loan-to-Value.

April 2010

# MoneyMatters

Your Credit Union makes the dream possible...

Home Loan rates as low as **4.25%** APR\*

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

House prices are still falling and loan rates are at an all time low!

Contact FIGFCU today, and we'll find the loan that's right for you.

Call **800.877.2345**, extension **5002**, apply online or visit a branch today.



## Our Credit Card Rates Are Still Low

Consolidate all your high-rate debt into one, low monthly payment.

Others can't compete:

<b>FIGFCU Visa Platinum</b>	<b>10.99%APR*</b>
Citi Platinum	11.99%APR*
Chase	13.24%APR*
Capitol One	13.90%APR*
American Express Blue	15.24%APR*

The FIGFCU Visa® Platinum card gives you the same low rate for purchases, balance transfers and cash advances. Plus you earn ScoreCard points with each purchase.

Apply online via PC-TIED, over the phone, or visit any branch.

\*APR=Annual Percentage Rate. Rates effective as of 3/2/10. Rates are subject to change at any time.

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## 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.

**Wednesday, April 28, 2010, at 12:30pm**

Farmers Insurance Group Federal Credit Union  
4601 Wilshire Boulevard, Suite 110, Los Angeles, CA 90010

## Holidays

The Credit Union will be closed in observance of Memorial Day and Independence Day on Monday, May 31 and Monday, July 5, 2010.



### Home Loan (page 1)

\*APR=Annual Percentage Rate. Rate quoted as of 3/2/10, and are subject to change at anytime. Actual interest rates and APRs may vary based on credit history. Rate quoted is for a 5-year Adjustable Rate Mortgage. An adjustable rate mortgage has a monthly payment that may change over the term of the loan. With our 5-year Adjustable Rate Mortgage, your payment won't change for the first five years of the loan and then can change each year based on market conditions, subject to the specific terms of the loan. Other rates and terms are available

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Quarterly publication of  
Farmers Insurance Group Federal Credit Union

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 NCUA. National Credit Union Share Insurance Fund, an arm of the NCUA, National Credit Union Administration, a U.S. government agency.

**ASI** Additional coverage of \$100,000 on share certificates and \$250,000 on IRA accounts provided through American Share Insurance, a private Credit Union insurer, at no additional direct cost to our members.

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



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## President's View



To have a successful, well operating capitalist economy, legitimate financial institutions such as our regulated credit unions and banks in the USA, must be fundamentally willing and able to

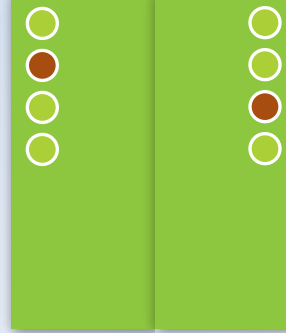
lend to qualified applicants. Read any economist of solid repute, and he/she will acknowledge that the engine of entrepreneurial hope, that is, the promise of tomorrow's profitability as a result of funding today's dreams via loans, is a vital component of capitalism, by far the most successful economic system yet devised. Are banks as willing to lend these days as your Credit Union? The statistics available are indicating probably not. Not only are we, as the one financial institution you OWN, willing to lend, we are proud to acknowledge the fact that we **must** lend in order to maintain our viability. We want to lend to you to finance both your needs and your dreams.

What do you have to do? I know you know the answer to that, but let me state it briefly anyway: You must show us the ability to repay what you want to borrow, and the historically proven willingness to do so (via your good credit report). If your credit report has a few stains on it, our Loan Officers will look for offsetting aspects of your financial profile in the effort to find reasons to get to "Yes." Work with us, talk to us, and explain things where necessary, and we promise to work with you! Moreover, if you already have loans with us and encounter a cash flow problem, impairing your ability to repay – talk to us – as that is very important in the ongoing effort to preserve your credit standing. Your good credit is not an asset that you can put a monetary value on in your personal balance sheet, but it is, in very real terms, one of your most valuable assets.

When you do solid, active business with us, you are strengthening the Credit Union. In turn, we are indirectly able to strengthen the entire network of companies and members/consumers whose financial lives we so closely touch every day. Seem farfetched? I don't think so; we have received testimony from many members over the years, in particular those entrepreneurial Farmers agents and employees we serve, that a loan we made them or the unmatched personal member service we have been specializing in delivering for decades, enabled them to build up their economic well-being further. That is our mission, and we succeed in delivering on that promise every day.

One service helping us to ensure member satisfaction remains high is Privilege Pay Overdraft. Federal regulations now require members to opt-in to this convenient service. You may have already received a letter, or otherwise been offered the opportunity to opt-in for ATM and Debit Card overdraft service. What this means is that if you do not have funds available from your usual account sources, we stand in for you with an extra \$200 – or \$500 if you have a recurring direct deposit credit each month. For example, if you for whatever reason found yourself out of funds and stranded at a gas station with an ATM nearby, you could take advantage of your Privilege Pay service with us to make a \$400 cash withdrawal and be on your way. That service charge would be \$30.00, but in that event, or the event of having to buy necessities such as groceries on your Debit Card, might be well worth it to you occasionally. If you have a checking account with us, I strongly recommend you opt-in to make sure you retain our Privilege Pay Overdraft service, in the event you ever need emergency funds. Consider the power of this added flexibility and do not deprive yourself of this extra funds access – opt-in to Privilege Pay Overdraft service for ATM withdrawals and Visa Debit Card transactions.

Mark Herter  
President/CEO



## Protect Your Account and Good Credit

Protect your account from the inconvenience and expenses of Non-sufficient Funds (NSFs) with Privilege Pay – an overdraft service provided by FIGFCU. It covers overdrawn checking account transactions, including checks, ACH electronic payments, internet, ATM withdrawals and merchant debit purchases – up to a designated limit.

New federal regulations will require members to "Opt-in" to Privilege Pay in order to have their ATM and/or Visa Check Card debit transactions covered. Checks and ACH items may still be paid without this request, but unless you "Opt-in" to this service, the purchases made with your Visa Check Card or ATM card may be declined, if funds are not available in your checking account to cover the transaction – even in the case of an emergency, while traveling, or at merchant locations, like grocery stores, gas stations and restaurants.

To avoid embarrassment and to make sure your important transactions are covered, you may opt-in by phone at **800.877.2345**, online at [www.figfcu.com/optin](http://www.figfcu.com/optin), or by visiting a branch location. Opt-in today – Privilege Pay can save you hundreds of dollars in merchant fees and penalties, and protect your good name and credit rating.

**Opt-in Today.**

## Save Time, Money and the Environment

### PC-TIED

- Access your account, at your convenience 24/7
- Check balances, transaction history and pay bills online
- Receive alerts about your balances, transactions, and other activity

### eStatements

- Receive monthly, quarterly or credit card statements, quickly and securely
- View up to one year of history
- Save paper and the environment

### Direct Deposit

- No more standing in long lines on payday
- 0.25% rate discount on vehicle loans
- \$50 when you sign up for Direct Deposit

### Bill Pay

- Stop buying stamps and writing checks
- Pay bills online quickly and conveniently
- View payment history anytime

### CU Money Mover

- Transfer money safely between your FIGFCU account and other financial institutions
- Make person-to-person payments to individuals via email
- Schedule one-time or recurring transfers

**Doing your banking can be easier and more convenient than ever, when you use all of our free electronic services. Visit [www.figfcu.com](http://www.figfcu.com) to sign up today.**

