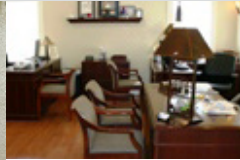


## Plan for Your Agency Expansion

### Agent Spotlight:

Jeff Lecoeuche  
Jeff Lecoeuche Insurance  
Agency, Inc.  
Santa Rosa, CA



As a way to stay competitive, Farmers agents make the strategic decision to grow their business by partnering with FIGFCU and using their Contract Value as an investment in their Agency's future.

Farmers Agent and FIGFCU member, **Jeff Lecoeuche** used an Agency Secured Line of Credit to upgrade the equipment in his Agency as well as make a few other enhancements.

Mr. Lecoeuche heard about FIGFCU's agent loan products through a local branch counselor that was visiting his district. "FIGFCU's Loan Specialists walk you through determining your Agency's true value. They have a level of experience working in the insurance space that other financial institutions just don't have", he said.

An Agency Secured Loan allows Mr. Lecoeuche to utilize funds as he needs them, "FIGFCU has it together! They made it simple and quick to qualify. I was kept informed of the progress, every step of the way. It just couldn't be easier!"

According to Mr. Lecoeuche, "You have to remain competitive in this industry, but even

more important is to be an FIGFCU member. When you partner with FIGFCU you have access to their loan products and services, which are tailored for Farmers Agents. Having FIGFCU on your side is an absolute must and could possibly be the difference in your Agency's future."

### Knowing how and when to use cash flow

Like Jeff Lecoeuche, many Farmers agents apply their cash flow to invest back into their agency for business expenses, including the examples below:

- 1. Hire Staff.** Human capital for an agency is one of the most important factors in running a successful business.
- 2. Get Smart.** Is your office Smart Office compliant? Give it a fresh look with a makeover, new signage, updated furniture, and impress customers with an open house event.
- 3. Pay your taxes.** Pay on time and pay the entire amount to avoid penalties against your business.
- 4. Purchase new equipment.** If your computers are getting older or slowing business down, there is no better time to upgrade.
- 5. Pay business utilities.** Don't delay paying a utility bill and avoid disruption to your business.

### IN THIS ISSUE:

- 2 CEO's View
- 3 Take Control of Your Debit Card
- 3 Building a Better Tomorrow
- 4 Loan Rates
- 4 Use Plastic, Get Cash

continued on page 2



## CEO's View

We are well underway with our 2015 version of returning \$2 million extra to you, our member/owners. We call this our 2015 FIGFCU Gives Back. You have seen this program for the last few years now...your Credit Union returning more of our excess net income to you. If we don't conclude that we need to retain earnings, we have an easy solution: Give some of it back to you! That is the Credit Union philosophy, specifically the FIGFCU philosophy, at work in the real world.

Part of our earnings this year have been committed to a new core operating system which will make doing business with us even better. Our Internet banking will take on an entirely new look and feel, as will our mobile banking product. Many of the changes will be transparent, but we will be communicating with you often about the changes you can expect. This investment in our business is another way we give back to our members. Making it easy to do business with us is an ongoing commitment.

Have you checked out our new Debit Card service, CardNav? This new fraud-fighting service allows you to control access to your FIGFCU debit card. You can turn it on or off (make it unavailable for use from day to day, or hour to hour) at your pleasure, as often as you want. This new service should help you help us reduce fraud overall and help you maintain control of the transactions being conducted on your account. Simply download the CardNav app and set your controls/alerts from there.

What else can you do to help fight fraud? Review your accounts every single day on PC-TIED (Internet banking), sign up for CU Alerts, use CardNav and report any irregularities to us immediately. We monitor your accounts for signs of irregular activities, and you can help by monitoring them using tools provided by your Credit Union. Together, we can achieve your financial goals.

Best regards,

Mark Herter  
CEO

continued from front page

Whether you are remodeling an existing agency or getting started on a new office, partnering with FIGFCU who understands the unique aspects of the Farmers agency structure is the best way to go. Plus, FIGFCU offers relationship pricing discounts on these loans when you sign up for Folio Direct Deposit. Call one of our loan specialists today to get started.

## Invest in Your Agency

### Agency Secured Loans

with rates as low as

**3.99%** APR<sup>†</sup>



- Borrow up to 60%<sup>\*\*</sup> of your contract value
- Terms up to 144 months
- No application fee, annual fee or prepayment penalty

**Plus, get up to a 2% rebate\***

†Rates shown are our preferred rates based on credit worthiness. Rates and terms are subject to credit approval. Other rates and terms are available. \*2% upfront rebate promotion is available on new Agency Secured Loan and Agency Secured Line of Credit originations and applies to members with Folio Direct Deposit and/or Direct Deposit. 1% rebate will be given to members initial draw without Folio Direct Deposit or Direct Deposit. Should the qualifying Folio Direct Deposit or the Direct Deposit be interrupted or discontinued during the first twelve months of the loan opening, the rebate amount will be reduced to the 1% non-Direct Deposit amount, and monies forfeited from the member's share account. Minimum new money loan balance to qualify for the rebate is \$10,000. Current loans may be refinanced, but only the new money added to the refinancing amount qualifies for rebate. There will be no cap on the rebate amount. Rebate is available on both fixed and variable rate closed end loans, and Agency Secured Lines of Credit. 50% of the qualifying balance/line advance, above original balance, must be maintained for twelve months from the date of loan or entire rebate must be forfeited. Rebate will be issued within 90 days of loan funding. Please speak with an FIGFCU loan officer for complete details and restrictions. Promotion will be in effect starting May 1, 2015 and may be terminated at any time by the Credit Union. \*\*Borrow up to 60% of contract value for agents with monthly average sales count of 150 or more. Otherwise, borrow up to 50% of contract value. District Managers can borrow up to 60% without sales restrictions. For all Agents: Loanable amount is 25% of contract value (minus encumbrances) if "Truck Exchange" commissions exceed 50% of "All Companies" commission. Should a UCC not be on file for an account holder/borrower and their respective agency on another account, one will need to be filed upon the funding/opening of this Credit Line. At such time the prevailing rate/cost for filing a UCC will be assessed against the account holder/borrower.

# Take Control of Your FIGFCU Debit Card

What if you could manage how, when and where your FIGFCU debit card is used? **Well, now you can!**



## With the new FREE CardNav app you can:

- ✓ Turn your debit card off or on instantly, anytime
- ✓ Receive real time alerts every time your debit card is used
- ✓ Set spending limits and specify types of transactions
- ✓ Set approved merchant locations

For example, let's say you're in New York (NY) and you set an alert to approve transactions only in NY. If your debit card information is compromised and someone attempts a charge in California, CardNav will immediately decline the transaction. You'd also receive a notification on your smartphone or tablet.

Fraudsters stole \$16 million from 12.7 million U.S. consumers last year\*. With a new identity theft victim every two seconds, CardNav can keep your debit card safe!

## Protect yourself from fraud with CardNav and make sure you:

- Never write your PIN down
- Regularly monitor your statements for suspicious activity
- Keep your phone number with the Credit Union current so you can be easily contacted if fraud is detected on your account

Download the **FREE** CardNav app today by visiting the Apple App Store or the Google Play Store. Visit [www.figfcu.com/cardnav](http://www.figfcu.com/cardnav) to learn more.

Plus, check our Online Security Center regularly for news, information, and alerts on various fraud and security concerns.

Source: [www.javelinstrategy.com](http://www.javelinstrategy.com)

\*According to Javelin Strategy, a research and strategy provider.



## Claim Your Cash Starting in November!

Over the last three years, FIGFCU has given members over **\$3 million** back in cash bonuses, rebates and low interest rates, and this year is no different! In November, you'll receive a notification telling you how to redeem your cash bonus.

More information coming soon  
on FIGFCU Gives Back 2015!

## Building a Better Tomorrow For YOU!

As announced in the July *Money Matters* newsletter, after 30 years, FIGFCU will be converting from the current core software to a new and improved core system. The core is where we house all of our member information, including checking and savings account transactions, credit card balances, loan details, etc.

The new system will allow FIGFCU to provide even higher quality member service, as well as improve your mobile and online banking experiences.

FIGFCU will keep you up to date on our progress. If you have any questions, send us an email at [msc@figfcu.org](mailto:msc@figfcu.org).

# Loan Rates

## AUTO Rates - New and Used

Type	Term	Rate (APR <sup>1</sup> as low as)
Auto with Direct Deposit	48 mo.	1.49%
	60 mo.	1.99%
TrueCar with Direct Deposit	48 mo.	1.24%
	60 mo.	1.74%

**New Low Rate!**  
**Agency Secured Visa as low as 4.49% APR<sup>2</sup>**

<sup>1</sup>APR = Annual Percentage Rate. 4.49% APR is a "Preferred Rate" based on borrowers credit score and subject to terms and conditions. For additional information contact a Credit Union representative.  
<sup>2</sup>APR = Annual Percentage Rate. Rates listed are current as of 9/24/15 and are subject to change without notice. Rates shown are our preferred rates based on credit worthiness and a 0.50% Direct Deposit/Folio Direct Deposit discount, if applicable and a 0.25% discount when you purchase through the FIGFCU Car Buying Service. <sup>3</sup>Borrow up to 60% of Contract Value if you are a DM or your average monthly sales count is 150+. Otherwise, borrow up to 50%. <sup>4</sup>Borrow up to \$50,000. Rate listed includes repayment from checking with Folio Direct Deposit discount of 0.25%.

## AGENCY SECURED<sup>2</sup> Terms up to 144 mo.

TYPE	Rate (APR <sup>1</sup> as low as)
Variable	3.99%
Fixed	4.99%

## AGENCY SECURED LINE OF CREDIT

TYPE	Rate (APR <sup>1</sup> as low as)
Variable	4.74% <sup>3</sup>

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

**Thanksgiving**  
**Thursday and Friday**  
November 26-27

**Christmas Eve**  
**Thursday**  
December 24  
(The Credit Union will be closing early. Call your local branch for hours of operation.)

**Christmas Day**  
**Friday**  
December 25

**New Year's Day**  
**Friday**  
January 1, 2016



**Special online savings for very important people.**



**SPRINT DISCOUNT PROGRAM 25% Discount for agents of Farmers Insurance Group**  
Applies to select regularly priced Sprint monthly service.

Sean.Simon@sprint.com or call 866-789-8294

Corporate ID: NAFAR\_ZAG\_ZZZ

**Activ. Fee:** \$36/line. Credit approval required. **Early Termination Fee (sprint.com/etf):** After 14 days, up to \$350/line. **SDP Discount:** Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org's agreement with Sprint and is avail. upon request for monthly svc charges. Discount only applies to Talk 450 and primary line on Talk Share 700; and data service for Sprint Family Share Pack, Sprint 360 Unlimited Plan and Unlimited, My Way, Unlimited Plus Plan and Sprint Family Share Plus plans. Not avail. with no credit check offers or Mobile Hotspot add-on. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com for details. © 2015 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Android, Google, the Google logo and Google Play are trademarks of Google Inc. The HTC logo, and HTC One (M9) are the trademarks of HTC Corporation. Other marks are the property of their respective owners. N085538

# USE PLASTIC & GET CASH



Simply use your Debit or Credit Card 40 times from October 1<sup>st</sup> through November 30<sup>th</sup> and we'll give you CASH – it's that easy!

**Get \$25**

When you use your FIGFCU Debit Card at retailers

**Get \$50**

When you use your FIGFCU Credit Card

- ✓ FIGFCU VISA<sup>®</sup> Debit and Credit Cards are accepted at millions of locations
- ✓ Never hassle with cash or a checkbook
- ✓ FREE Checking
- ✓ Low rate Credit Cards – transfer your balance for a low, introductory rate

Special offer expires November 30, 2015

\*Qualifying transactions must "post" to the designated account during the promotional period of 10/1/2015 to 11/30/2015. All purchase swipes using FIGFCU Visa Debit Card, whether transacted as "credit" /signature based or using the PIN based transaction will qualify towards the 40 transaction count. ATM transactions will not qualify. Transactions may take two business days from the date of purchase to post. Bonus will be awarded by 12/30/15. Member must be active and in good standing to be eligible for bonus. New accounts are subject to FIGFCU approval and all other terms and conditions apply. This offer valid only for individual account holders, is non-transferable and cannot be combined with any other offer. Awards may be subject to IRS reporting requirements. Recipients are responsible for income tax liability if applicable. Visa is a registered trademark.

## MoneyMatters

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**www.figfcu.com**

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