

# Loan Rates

## AUTO Rates

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 6/23/15 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:**

**Labor Day  
 Monday  
 September 7, 2015**

## Invest in Your Agency Today and Enjoy an Immediate Pay-off

**Agency Secured Loans** with rates as low as **3.99% APR<sup>1</sup>**

**Plus, get up to a 2% rebate<sup>2</sup>**

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

<sup>1</sup>Rates shown are our preferred rates based on credit worthiness. Rates and terms are subject to credit approval. Other rates and terms are available. <sup>2</sup>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 refinanced 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. <sup>\*\*</sup>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.

## FIGFCU offers Commercial Real Estate Loans

**Get a 1% rebate of up to \$2,000<sup>1</sup> towards closing costs**

Get the cash you need to purchase or refinance an office building

- Loans from \$50,000 to \$5,000,000
- Fixed rate terms up to 10 years
- No prepayment penalty

<sup>1</sup>1% of up to \$2,000 offer applies only to Commercial Real Estate Loans. The funded loan must be for a qualified FIGFCU member of a new Commercial Real Estate Loan (purchase money) or refinance. Only commercial real estate loans funded directly through FIGFCU qualify for the rebate. Must be an owner-occupied property to qualify for the rebate. The rebate will be applied as a credit towards closing costs. Rebate amount will not exceed \$2,000 for any one loan. Offer valid through 12/31/15. All loans are subject to credit approval.

## MoneyMatters

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 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 NCUAIF, 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.

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**Savings that make you smile.**



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

sprint.com/farmersagents

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 \$60 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 N145633CA Inc. Other marks are the property of their respective owners.



Coming Soon...  
2015 EDITION!

## Soaring rental costs puts home-buying on the radar

With the cost of rent going up and mortgage rates poised to go up soon, home ownership has become financially enticing, once again.

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Rent prices have been increasing at a higher rate than home prices. In fact, rents increased faster than home values in 20 of the 35 largest markets. Renters in San Francisco and Seattle are paying over 14 percent more than in 2014, while renters in Denver shelled out nearly 11.6 percent more.

Meanwhile, the Fed is keeping an eye on the improving economy and strong job market and will be considering raising rates later this year.

So, you may prefer the flexibility of renting, but the time is now to take advantage of low down payment loans and near historic low mortgage rates.

### So, do I rent or buy?

Regardless of whether you rent or own, you shouldn't pay more than 30% of your take-home income on housing costs, including rent/mortgage payment, insurance, taxes, etc.

### Factors to consider:

- Review your current debt and credit report for red flags on your credit.
- How long are you planning to stay in the area – is this a short-term living situation, or are you planning to travel more once you retire in a few years?



## CEO's View

As it is true in life, it is in business: Change is the only constant. Because of our long-term and consistent growth, not only in assets and capital but in service and product

sophistication as well, we are moving to substantially improve both our information technology infrastructure and member service.

This represents a significant investment in our Credit Union's future. Our "big change," after long and careful analysis and planning, will occur on February 16, 2016. We will be moving on from the core software legacy system we have used for the last 30 years! Our entire staff and Board are excited about all the system improvements, and we are very confident you will like what you see, hear, and touch. Make sure to check your email and mail as we will consistently be communicating with you about this project over the coming months.

I trust you all know you can leverage your contract value, up to 50%, or in many cases, 60%, to grow and develop your agency. Furthermore, I also trust you know we do commercial real estate loans! This means that we can either refinance your existing office building loan, or provide you with the financing to acquire the office of your dreams. In fact, you can borrow up to 75% of your contract value to put towards the down payment, or to finance your agency office building in its entirety!

Thanks to your active involvement with us, FIGFCU becomes more and more stable. We have to charge off about \$4 million annually in bad debt losses, but that is a small fraction of our reserves. I know many members don't pay much attention to such things as the build-up of net worth. So why do I mention it? Because it's important that our members know that we remain strong.

Your Credit Union is stable, secure, and highly competitive in the banking marketplace. In fact, we take it as a given that one of our many duties is to augment the financial lives of our members. In doing so, we are directly helping to strengthen Farmers, its employees and the agency force. Augment the health of the individual parts, and the whole body becomes stronger, more viable.

In that vein, be on the lookout for our 2015 Return of Value program! This is a pretty simple concept: We give more, sometimes much more, money back to you than you are expecting. Enjoy.

Mark Herter  
CEO

- Are you in a transitional period in life (retiring soon, graduating from school, relocating for family), or are you stable?
- Are you prepared to pay for unexpected, hidden costs?
  - Maintenance/repairs
  - Weather-related needs
  - Homeowners association dues/fees
  - Property taxes
  - Insurance
- Do you have the money for a down payment or a plan to save for it?

Whether you buy or rent is a personal decision that should be weighed carefully. If you want help considering your options, contact your local FIGFCU branch for a personal review of your finances. With our Preferred Agent Mortgage program, FIGFCU reviews your Statement of Operations to verify income, which helps us find you a mortgage that meets your financial needs. We're happy to help you on your home-buying journey!

Sources: [www.zillow.com](http://www.zillow.com), [www.money.cnn.com](http://www.money.cnn.com), [www.bloomberg.com](http://www.bloomberg.com)

## Mortgage Lending from Someone Who Knows Your Business

**\$400 towards closing costs when you finance with FIGFCU\***

Offer ends September 30, 2015



FIGFCU NMLS# 408877, CMF NMLS# 266418. Equal Housing Lender. \*The special promotional offer is available to all qualified Farmers Insurance Group Federal Credit Union (FIGFCU) members who apply for a mortgage loan and submit their applications to Community Mortgage Funding, LLC ("CMF") 4/1/2015 to 9/30/2015 and fund their loan with CMF by 10/31/2015. All loans are subject to credit approval. The funded loan must be for a qualified FIGFCU member applying for a new money home loan or refinance. The \$400 rebate will be applied as a credit towards closing costs at the time of loan settlement. Call 800.877.2345 for details. FIGFCU is federally insured by the National Credit Union Administration, and conducts business in accordance with Federal Fair Lending Laws. Community Mortgage Funding (CMF) is our credit union-owned mortgage company. Community Mortgage Funding, LLC, NMLS#266418, is licensed by the following states: Department of Business Oversight, California Finance License #6039200, TX SML Mortgage Banker Registration # ML 5059, Colorado Mortgage Company Registration #266418, Oregon Mortgage Lending #ML 5059, Ohio Mortgage Act CUSO Exemption #SMCU5900040, Kansas Mortgage Company #MC.002541, Washington Mortgage Broker #CL 266418, Michigan 1st Mortgage Broker/Lender Registration #R0019130, Oklahoma License #MLD10014, Arizona Mortgage Banker License BK-0924262 BKBR-0118639. Community Mortgage Funding, LLC is licensed under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against community mortgage funding should complete, sign, and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be downloaded and printed from the department's web site located at [www.sml.texas.gov](http://www.sml.texas.gov), or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline at 877.276.3550, by FAX at (512) 475-1360, or by e-mail at [smlinfo@smf.state.texas.us](mailto:smlinfo@smf.state.texas.us). The department maintains the mortgage broker recovery fund to make payments of certain types of judgments against a mortgage broker or loan officer. Not all claims are compensable and a court must order the payment of a claim from the recovery fund before the department may pay a claim. For more information about the recovery fund, please consult Subchapter F of the Mortgage Broker License Act on the department's web site referenced above.

# Smart Office 2016 Deadline: Are You Ready?

Did you know that a Smart Agency sees \$60,000 in greater annual commissions? No? Well, that's not all. They also see 73% higher lifetime commissions and two times the average premium per household. A Smart Agency gives your customers an immediate sense of confidence. As soon as they walk in, they know they're in good hands.

## The 6 Standards for a Smart Office:

- 1. An Open Office is a Busy Office**  
Farmers requires an agency be open at least 45 hours per week. No customer wants to stop and sign papers on their way home from work only to find your office closed.
- 2. Image is Everything**  
Your office needs to make everyone feel welcome, safe and comfortable. Keep the carpets clean, dust often, and replace old or broken furniture. Customers need to believe you will take care of them and your office space should tell them you care about everything.
- 3. Friendly & Professional**  
Your voicemail is what speaks for you and your agency when a

customer leaves a message. Follow the Farmers guidelines and make your customers feel they will be taken care of quickly.

- 4. Your Staff Represents You**  
Make sure the people you choose to become part of your team are licensed and appointed. They will be talking to your customers and answering questions, and they need to be top notch.
- 5. Leverage the Farmers Brand Outside Your Office**  
Do you have the new Farmers logo outside? If not, customers will feel a disconnect from the brand they see on TV, billboards and in their mail box. Consistency helps customers feel comfortable and safe.



## 6. Leverage the Farmers Brand Inside Your Office

The Farmers brand carries a lot of weight with your potential and current customers. Remind them you are a part of a company that cares about their welfare by displaying the new Farmers logo five times as soon as they walk in.

Don't miss out on certain incentives because you're not Smart Office compliant! Your Credit Union offers an exclusive Smart Office Loan with competitive rates and terms up to five years. Visit [www.figfcu.com/SmartOffice](http://www.figfcu.com/SmartOffice) or call us at 800.877.2345 to get your agency on the Smart Office path!

Source: Farmers Agency Dashboard

## Transform Your Agency Into a Smart Office! Update signage, equipment, hire staff and more.

### FIGFCU Exclusive **Smart Office Loan**

Rates as low as **6.99% APR\***

- Terms from 6 to 60 months
- Make payments directly from your Folio
- No application fee, annual fee, or prepayment penalty

**Apply online, give us a call or visit a branch.**

\*APR - Annual Percentage Rate. Rates shown are our preferred rates based on credit worthiness. Rate reflects 7.49% APR with a 0.50% discount with Folio Direct Deposit. Other restrictions may apply. Rates and terms are subject to credit approval. Other rates and terms are available. You will attest that the intent of this loan is for business purposes to assist in supporting your various agency operations. Please contact a Credit Union Representative for more details.

