

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR ¹ as low as)	USED (APR ¹ 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%

AGENCY SECURED² Terms up to 84 mo.

Type	Rate (APR ¹ as low as)
Fixed	4.99%
Variable	3.99%

AGENCY SECURED LINE OF CREDIT³

Type	Rate (APR ¹ as low as)
Variable	4.74% ³

¹APR = Annual Percentage Rate. Rates listed are current as of 03/19/12 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Direct Deposit. ²Borrow up to 60% of Contract Value if you are a DM or your average monthly sales count is 150+. Otherwise, borrow up to 50%. ³Borrow up to 35% of Contract Value or up to \$50,000, whichever is less. Rate listed includes repayment from checking with Folio Direct Deposit discount of 0.25%.



April 2012

MoneyMatters

AGENT EDITION

Historically Low Loan Rates Mean Huge Savings!

Home loan rates haven't been this low since the 1950s. Lower rates mean saving money on your monthly mortgage payments and more money in your pocket!

If you are thinking of buying or refinancing, why wait? Take advantage of these low rates now!

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

For a rate quote or to apply, visit www.figfcu.com or call **800.877.2345**, extension 6056 or 6051, to speak with a home loan expert today.



Student Loans

Paying for higher education has never been easier with Student Loans from your Credit Union.

- Easy application process
- Up to \$45,000 for Undergraduate Loans
- Up to \$60,000 for Graduate Loans
- Rate discounts for automatic and consecutive on-time payments
- Repayment can begin 6 months after graduation or immediately

Consolidation Student Loan now available!

- Loan amounts up to \$180,000

Visit www.figfcu.com/StudentLoans to apply today!



The only nationwide wireless carrier that offers UNLIMITED data without slowing down your data speed. Plans starting at \$62.49*. Perfect for iPhones and other Smartphones!

Shop now at www.figfcu.com/SprintAgent



*After FIGFCU member discount



The Credit Union will be closed in observance of:

Memorial Day Independence Day

Monday, 5/28/2012
Wednesday, 7/4/2012

Inside:

President's View
page 2

Auto Loans as Low as 1.49%
page 3

Free Online/Mobile Banking
page 3

Student Loans
page 4

MoneyMatters

Quarterly publication of Farmers Insurance Group Federal Credit Union

800.877.2345

www.figfcu.com

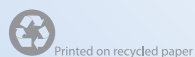
© 2012 by Farmers Insurance Group Federal Credit Union. All rights reserved.

BOARD OF DIRECTORS: Laszlo Heredy, Chairman of the Board, Managing Director - Senior Vice President - Chief Investment Officer, Farmers Group, Inc.
Michael Ashe, Agent.
Frank Ceglar, Executive Vice President, General Counsel
Kenneth Carroll, Retired.
Ed McMahan, District Manager.
Marilyn Huntamer, Agent.
Roy Smith, Senior Vice President Field Operations, Pacific Zone.
Jim Snikeris, Executive Director.
Scott Lindquist, Chief Financial Officer.

Supervisory Committee: Andy Purl, Chairman, Director, Risk/Audit Services.
Karen Jenkins, AVP Distribution-Compliance.
Lewis Williams, Director of IS Budgets and Administration.
Tony Tomich, AVP-Investments/ERISA Plans.

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



Even as the economy starts to show a few signs of improvement, we all know we are still not "out of the woods" yet, not by a long shot. But

as an active member of FIGFCU, you position yourself daily for better pricing, better service, and better choices among a full range of competitive products and services. The more active you are with us, the better for you over the long term.

Services such as direct deposit of your net pay to your FIGFCU checking account qualifies you for select loan discounts. And if you have one of our dividend paying checking accounts and maintain a \$500 balance, the service charge is waived and you will get free IdentitySecure as well. My letter was sent to eligible checking accountholders recently, so you may have already activated your IdentitySecure account. If not, activate today in order to take advantage of this great new, free service from your Credit Union.

Be very careful about scams and frauds out there. Never give out information over the phone until you are absolutely certain to whom you are speaking. Never give out an online

account password, even to us! (We would never ask you for it.) Remember, if something sounds too good to be true, it almost certainly is. Guard your privacy and confidential records closely, as we do.

As to borrowing, don't let the struggling economy scare you out of prudent borrowing. Follow your own well thought out plans; know how your fiscal situation fits into the economy at large and when the time comes to borrow, we will likely be able to offer you the best rate and service. If you are an agent or DM looking to buy or refinance your own office building, we have the right commercial real estate loan for you.

And as to saving money each payday? Even though dividend yields are low, ours are better than most. There is never a bad time to save money. Saving systematically and watching your account balances grow will give you an enhanced overall feeling of self-empowerment, and bring you more peace of mind. No, money isn't everything, but having enough is critically important. By self-disciplined personal and agency budgeting, you have it in your power to make sure you "have enough" when times are tough.

Mark Herter
President/CEO



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.

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

Wednesday
April 25, 2012
12:30pm

AUTO LOAN SPECIAL

Rates as low as

1.49%
APR¹



PLUS, 2% AUTO LOAN REBATE²

- Fixed and variable rate options
- 100% financing available
- Refinance options available
- Flexible terms up to 72 months
- .25% to .50% loan rate discount with Folio Direct Deposit

Apply online at
www.figfcu.com/autos or visit
a branch to take advantage of
our low rates!

¹ APR=Annual Percentage Rate. Rate shown is our preferred rate based on credit worthiness and a 0.50% Direct Deposit discount, on a 36-month, fixed rate loan, with 80% financed. Rates and terms are subject to credit approval. Rates may change at any time without notice. Other rates and terms are available.

² For full details and restrictions regarding the 2% Auto Loan Rebate, visit www.figfcu.com/autos

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

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

Plus, when you set up Direct Deposit into an FIGFCU checking account, get a:

- + 1% loan rebate on any closed-end loan[†]
- + 0.50% rate discount on auto loans[†]

Visit **www.figfcu.com/FolioDirectDeposit** to sign up today.

[†] 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: (1) 1% loan rebate on any closed-end loan, up to \$500 (for loan amounts up to \$50,000). Floor rates apply. This offer excludes real estate loans, commercial loans, student loans and all lines of credit. Refinances are acceptable but rebate will be paid on new money portion only. The 1% loan rebate will be deposited into the member's S1 account within 90 days of loan funding. Rebate is subject to withdrawal if the loan is paid off within 12 months (no pre-pays). Member must remain on Direct Deposit for at least one year, or rebate must be forfeited. This offer may be withdrawn at any time.

Online / Mobile

Bank Anywhere, Anytime with Free Online Banking & Mobile Banking

Conveniently and securely access your account day or night with Online Banking and Mobile Banking.

- Free and convenient
- Make transactions
- View balances and account history
- Find ATMs, branches and Service Centers near you
- View our latest promotions

Get 24/7 access to your account from any computer or the palm of your hand! Visit **www.figfcu.com** or call **800.877.2345**, to learn more and enroll!



FOLIO **DIRECT DEPOSIT**