

INVEST IN YOUR AGENCY WITH AN AGENCY LOAN You can't afford not to.

FIGFCU Agency Loans grow with you and your business. And, with our low loan rates and easy application process, now is the time to get a loan that can help you grow your agency. Choose the loan that is right for you.

Who are you?	What we offer	Get up to	APR as low as ¹
Agent with established Contract Value	Agency Secured Loan	60% of Contract Value ²	5.25%
Agent with established Contract Value and wants a flexible source of cash	Agency Secured Line of Credit	35% of Contract Value or \$50,000, whichever is less	4.50%
Agent in Run to Daylight	Agency Builder	\$35,000 (in three intervals)	7.74%

Call an Agency Loan Specialist at FIGFCU today. Or apply online or at a branch. It's so easy.

See back for details



With Folio Direct Deposit at FIGFCU you get:

- ◆ **\$50 Cash**
- ◆ **Folio posting guarantee**
- ◆ **Earn dividends for the entire month**
- ◆ **.25% rate discount on Agency Secured Lines of Credit**
- ◆ **And YOU COULD WIN \$500!**

All agents who start or add Folio Direct Deposit to their account before November 15th will be entered to win a Grand Prize drawing of \$500. Plus, there will be individual winners of \$50 at each branch. Open a checking account and earn another entry to win the \$500 Grand Prize.

See back for details

Inside:

A new way to fight ID theft
page **3**

FolioDeductions
page **3**

A way to fight ID theft
page **3**

Loan Rates
page **4**



With returns on savings accounts and many loan rates at near-historic lows, might it make sense to stop trying to achieve some net personal savings each month? After all, dividend yields are pretty anemic across the board at most banks and credit

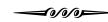
unions, so what's the use? Well, there's a lot of "use" in staying on a personal budget; one that will allow you to grow your savings balances month to month. As consumers and active economic players, we don't save strictly for the sake of yield. We save for the proverbial rainy day; we save to strengthen our own personal balance sheet. We save in order to cope with the risks of the future, and it's a truism to say that the future is never certain! Simply put, there is never a good time *not* to save. Put another way, saving in a secure, insured institution such as FIGFCU gives you the peace of mind that you'll get the return of principal when you want it. If your budget is not finding room for some net savings each month, no matter how small, you may want to make some serious adjustments in your personal fiscal approach.

And your basic approach to personal budgeting, as in virtually all things, will be largely determined by your perspectives. We each take in "information" and the "facts," but they are sifted through our own biases, attitudes, beliefs, knowledge/expertise, and experience. Seeing the personal budgeting glass as half-full, approaching problems as opportunities to succeed in your own eyes, that is, keeping the positive viewpoint, is one of the key elements for eventual success.

Now, that is not to disparage or diminish in any way the economic value or prudence of borrowing. A huge part of the Credit Union's mission is to make productive, prudent loans to our members, and another is to encourage savings. Our myriad services are essentially designed around, and to complement, those two basics. There's definitely a time and a situation to be a borrower, just as there is to be a saver. Most of us, as we move through our economic lives, have to borrow for major asset acquisitions such as a home or car or

higher level education expenditures; and people of lesser incomes and asset levels may have to borrow for those things as well as emergency car repairs, vacations, or even gift-giving.

Being banked, having a good credit report and checking account history are strong self-empowering ingredients that should never be undervalued. Those that are not banked, and more and more of late, those with deteriorated credit histories, understand at a visceral level how much more problematic their financial lives are without them. Some of our services, such as privilege pay, allow for more of our members to become, and to remain, banked at reputable, affordable financial institutions like ours. If consumers simply start bouncing checks and/or not having access to funds when they decide they need them, account closures are just around the corner. And that means these consumers will be headed to a different corner, the one with the payday loan and check-cashing predator inside. If you know of a person in our field of membership who is not currently banked, be sure to tell him/her to be on the lookout for our new "Checking In" program, a service that will help people redeem their personal financial reputations in the economy.



Earlier this year, we upgraded our telephone system, and we now have a system in place whereby any of our employees who answer your call can and will be happy to assist you. In the main, all our "frontline" people (those that answer your calls or serve you in our branches) get the same training; it's rare to find an employee who is not knowledgeable on the vast majority of things that you will want our assistance with. So, if your "favorite" Credit Union employee is not available, please allow someone else to help you. And further, it is usually just simply not necessary to feel as if "so-and-so is the only employee who knows my situation." We all care about your financial life with us, and we all want to, can, and will help you. You just have to give all of our friendly and knowledgeable employees the chance to prove it! All of us understand, way down deep, whom we work for: You!

Mark Herter
President/CEO



Check My ID Score™
Quickly Assess Your Identity Risk. **START**

DETECT MISUSE
Detect the possible misuse of your identity as early as possible

TAKE CONTROL
Take the necessary steps to control your identity

PEACE OF MIND
Technology used by Fortune 100 companies is now available to you

Understanding My ID Score

PLAY
What is My ID Score and why should it matter to me?
[Play Video](#) | [Read More](#)

ID Score

A new way to fight ID theft —check your ID score

Everyone knows their credit score (and if you don't, you should!). But did you know you also have an ID score? Knowing your ID score and monitoring it over time can help you protect your identity.

The service is called MyIDScore, www.myidscore.com, and it's made available free-of-charge by ID Analytics of San Diego, CA. While ID Analytics has been helping banks, retailers, and government agencies prevent fraud for nearly a decade, MyIDScore has only been available to consumers since May.

ID scores range from 1 to 999. The higher your score, the more likely it is that your identity has been compromised. You can check your score twice every 14 days for free. Checking your ID score regularly and noting any changes can help prevent identity theft. At a minimum, it's another tool available to you to help protect your identity.

Folio Deductions

Having Trouble Saving Money? FIGFCU Can Help!

And You Could Win \$250!

Saving money can be difficult. It's much easier to save money when the money never shows up in your checking account. That's what Folio Deductions are for! And, when you start a new deduction before November 15th, you will be entered to win a Grand Prize drawing of \$250! Individual prizes of \$25 will also be awarded.

How do you get started? Simply choose the savings account you want and ask us for (or access online) the Authorization for Folio Deduction Form. Indicate how much money you want to have deducted from your folio each month, and fax, mail or email the form in. FIGFCU will put your deduction into one (or more!) interest earning savings accounts.

Whether you need to save for taxes or a vacation a year from now, you can start saving money the easy way with FIGFCU. You could win \$250!

See back for details

BW Trust Account

If you're selling Bristol West policies, you know that you need a separate trust account to process cash payments. Did you know FIGFCU has such an account? Check it out.

- **No monthly fee**
- **No minimum balance**
- **Deposit cash premiums at over 6,000 branches and over 9,000 deposit-taking ATMs nationwide**

This account may be a great alternative for you. Call us today for more information or log into our website. Open your account today.

The Bristol West Premium Trust Account (S12) does not have Overdraft Protection. Debits will be returned unpaid from this account when insufficient funds exist to cover the item. A fee of \$20 applies for each item. Please deposit premium payments to your account prior to Bristol West making the debit to ensure the timely processing of your customer's payment.



HOLIDAYS

- * **NOVEMBER 26 & 27 THANKSGIVING HOLIDAY**
- * **DECEMBER 24 BRANCHES CLOSE AT 11:00 (OLATHE HELPPPOINT CLOSES AT 10:30)**
- * **DECEMBER 25**
- * **JANUARY 1**

Loan Rates

AUTO Fixed Rates

% Financed	Term	NEW (APR as low as ¹)	USED (APR as low as ¹)
80%	36 mo.	4.87%	5.12%
	48 mo.	4.99%	5.24%
	72 mo.	5.31%	5.56%
100%	36 mo.	5.37%	5.61%
	48 mo.	5.49%	5.74%
	72 mo.	5.81%	6.86%

AGENCY SECURED²

Terms up to 84 months

Type	Rate (APR as low as ¹)
Fixed	6.25%
Variable	5.25%

AGENCY SECURED LINE OF CREDIT³

Type	Rate (APR as low as ¹)
Variable	4.50%

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

¹APR = Annual Percentage Rate. Rates listed are current as of 9/24/09 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.

²Borrow up to 60% of Contract Value if your average monthly sales count is 100+. Otherwise, borrow up to 50%.

³Borrow up to 35% of Contract Value, up to \$50,000.

MoneyMatters

Quarterly publication of
Farmers Insurance Group Federal Credit Union


800.877.2345
www.figfcu.com


© 2009 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.
Jan Larsen, Retired, Secretary/Treasurer.
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.
Jim Snikeris, Executive Director.
Supervisory Committee: Andy Purl,
Chairman, Director, Risk/Audit Services.
Fred Galindo, Accounting Supervisor/Payroll.
Lewis Williams, Director of IS Budgets and
Administration.
John Steins, Director-Commissions.

Executive Editor: Mark Herter, President/CEO.
Contributing Editors:
Beth Rodgers, VP Marketing and Training.
Brock Kasnick, VP Marketing and Sales,
Community Mortgage Funding.

 Your non-IRA savings are federally insured
to \$250,000, IRAs to \$250,000, by the
NCUSIF, National Credit Union Share Insurance Fund, an
arm of the NCUA, National Credit Union Administration,
a U.S. government agency.

 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.



SERVICE CENTER LOCATIONS

FIGFCU has locations just about everywhere you are through the Credit Union Service Center network. You can make deposits, withdraw cash, make loan payments, and transfer money between accounts just like you would do at an FIGFCU branch. And it's free. Log onto our website, click on locations, and find a branch near you.

Sign up for eNews



Every other week, we'll send you relevant Credit Union news and other financial information. Don't worry, we won't share your email address or fill your inbox.

We're committed to helping our members improve their financial lives and keeping you informed is one more way we do that.

Simply visit **figfcu.com** to sign up today!

Agency Loan. from page 1

¹APR=Annual Percentage Rate. Rates shown are FIGFCU's preferred rates based on credit worthiness and .25% discount for Direct Deposit or repayment from checking, if applicable. Rates and terms are subject to credit approval. Rates are current as of 4/14/09 and are subject to change at anytime. Other rates and terms are available.

² Borrow up to 60% of Contract Value if your YTD monthly average sales count is 100 or more. Otherwise, borrow up to 50% of Contract Value.

Prize Drawings. from page 1 and 3

Offer is valid only on new FIGFCU folio Direct Deposit and payroll/folio deductions of \$10 or more started between September 21 and November 15, 2009 and cannot be combined with other offers. \$50 and \$25 prize(s) will be drawn after November 15, 2009 from members and branches who started folio Direct Deposit and payroll/folio deductions to their membership during the promotional period. \$250 prize will be drawn after November 15, 2009 from members of FIGFCU who started folio Direct Deposit and payroll deductions during the promotional period. No purchase necessary to enter. Chances of winning are dependent upon number of entries received. Winners will be responsible for all applicable taxes. Offers subject to change at anytime without notice. Official Rules are available at www.figfcu.com/rules200909.

