



## How To Protect Yourself From Identity Theft This Holiday Season

Over \$42 billion are spent online just during the holiday season. Consumers must take extra measures not to become a victim of fraud.

Online shopping is more popular during the holidays because it's quick, convenient and easy. But before you give your credit card an online workout, follow these 5 easy steps so you don't fall victim to fraud:

### Switch from Debit to Credit

With credit cards, the money stolen belongs to the bank. However, with a debit card, it is your money and getting it back could prove to be cumbersome.

multiple cards, you could spend lots of time chasing down each one to settle the charges with each credit card provider.

### Add a Barrier with a Third Party

PayPal and Google Checkout are examples of reputable third party processors. Create an account and link your credit card to it. You'll save time because you won't be

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### Limit Exposure to One Card

By following this simple rule, you can limit the financial damage if your number is stolen. If you use

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## CEO's View

### Building. Growing. Increasing. Augmenting. Cooperative Capitalism.

I hope at least one of those words comes to mind when you think about your membership with FIGFCU. Our mission is to serve you by improving your financial condition, be it your personal balance sheet or that of your business. One way you allow us to do that is by being an active member/owner with us.

FIGFCU is one of the strongest credit unions in America. And since you're the reason for this, we're giving back to our members an extra \$1,500,000 this year! Why would we do that? Well, we're seeking to minimize our bottom line, not maximize it as banks MUST do. And, that is because we're a member-owned financial cooperative, which means we return our profits to our owners, you! Why wouldn't we give back?

Now, because we believe in the spirit and workings of cooperative capitalism in America, FIGFCU members have the best of both worlds. The essence of capitalism, referred to as free enterprise, is having the freedom to determine your own economic destiny within the law, of course.

And, FIGFCU strives to partner with you to achieve your financial goals. My first line includes the term cooperative capitalism. A cornerstone of legitimate capitalism is having the ability to borrow economically and legitimately. FIGFCU has money to lend you, based on your good credit. We'll also pay you some of the highest dividends on your shares (deposits) – higher than most government-insured credit unions. (I try not to disparage banks, but the fact is, FIGFCU dividends are 10x higher than theirs!)

Look out for FIGFCU Return of Value in November. Remember, we want to reward you, so stay involved! Finally, I'm only a phone call away, and I'm happy to answer any questions you may have.

Mark Herter  
CEO

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asked to enter your credit card number at each purchase. But, more importantly, these processors provide an added level of protection as payments are processed through their secured gateways and all unauthorized purchases are covered 100%.

### Security Updates Are Vital



Before you begin your online shopping, make sure all of your computer's software is working properly, especially anti-virus, firewall, and anti-malware programs.

### Check for the 's'

Beware of Phishing sites, where scammers pose as a company, such as "Amazon", to steal your information. Before you enter any personal information look for https at the beginning of the link on the site. The 's' signifies that the site is secured by an online security company like "VeriSign".



VERISIGN™

Your Credit Union has in place an experienced Fraud Detection team, who will continue to monitor your account to identify any unusual activity, should your FIGFCU card(s) be compromised. For additional information on how to keep your information safe, please visit our Online Security Center at [www.figfcu.com](http://www.figfcu.com).

Source: Wisebread.com, Forbes.com, Javelin Strategy and Research, ComScore Market Research Firm

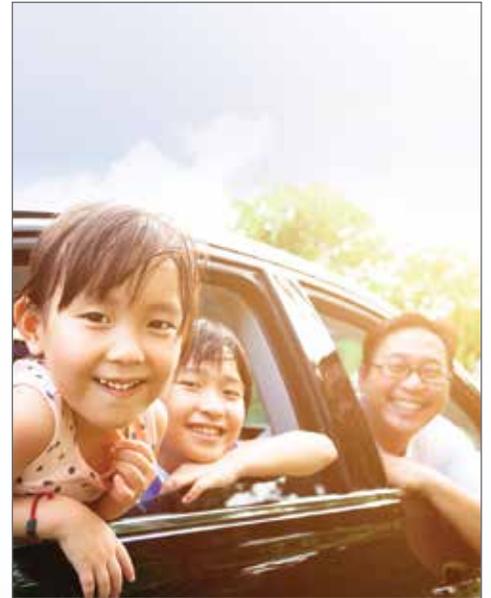
# FIGFCU Auto Buying Service – Shop Your Way With TRUECar®!

Learn what other people really paid for the car you want before you visit a dealership, by using FIGFCU's free auto buying service, powered by TRUECar.

- Buy with Confidence
- Guaranteed Savings
- Certified Dealer Network
- Save time and money

Get a better deal when you find your dream car through TRUECar and get pre-qualified at FIGFCU for an auto loan, with rates as low as 0.99%<sup>†</sup> APR!

**Call, stop by your local branch, or visit [www.figfcu.com](http://www.figfcu.com) for more information.**



<sup>†</sup>APR—Annual Percentage Rates. 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. Financing available up to 130% of the Purchase Price, including tax, license, warranties and negative equity on a trade and up to 130% of KBB Retail Value on refinances for qualified borrowers. Please speak with a Loan Representative for complete details and qualifying criteria. Rates and terms are subject to credit approval, are subject to change at any time and without notice. All values are determined by the Credit Union using either vehicle cost or Kelly Blue Book/NADA, whichever is lower. Other rates and terms are available.

## Plan Your Financial Roadmap to Success



Have you ever gone to a big bank for a loan only to find that they don't understand your business? You want to buy an office or perhaps staff up, but banks don't know how valuable your business is. And, if you get approved for a loan, you're stuck with arduous terms and high interest rates.

This is where your Credit Union comes in.

We proudly exist to serve the Farmers Family, and no other financial institution can make that assertion. And because of that, FIGFCU is uniquely positioned to help you reach your financial goals. Also, knowing what your business needs are allows for a smooth and hassle-free process.

### Financial Guidance Exclusive for You

FIGFCU offers a range of financing products developed

specifically for Farmers Agents. Agents across the country have turned to us for help financing their agency growth, commercial real-estate needs as well as personal loans for their families. Developed for you, these financing products are what set us apart from other banks and credit unions:

- **Agency Secured Loan or Agency Secured Line of Credit:** Borrow against your contract value to expand or renovate your agency
- **Agency Secured Visa Credit Card:** Prepares you for unexpected costs with low interest rates
- **Agency Acquisition Loan:** Borrow against your contract value to purchase an agency
- **Commercial Real Estate Loan or Commercial Real Estate Contract Value Loan:** Get the cash you need to purchase/refinance office space

FIGFCU financial professionals are ready to meet with you today. Tell us about your agency goals, and we'll help you achieve them. Call 800.877.2345 or visit [www.figfcu.com](http://www.figfcu.com) for more information.

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	Fixed (APR <sup>1</sup> as low as)	Variable (APR <sup>1</sup> as low as)
<b>80%</b>	48 mo.	1.24%	0.99%
	60 mo.	1.74%	1.49%
<b>100%</b>	48 mo.	1.74%	1.49%
	60 mo.	2.24%	1.99%

<sup>1</sup>APR = Annual Percentage Rate. Rates listed are current as of 09/17/14 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>2</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>3</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 84 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>

## Get up to a 2% upfront rebate on an Agency Secured Loan\*

### With an Agency Secured Loan from the Credit Union, you can:

- Add the staff you need to support new policies
- Boost marketing efforts
- Remodel your office
- Meet branding standards
- Purchase new signage

Our Agency Secured Loan has no application or annual fees and rates as low as **3.99% APR\*\***.

**Give us a call at 800.877.2345 or visit your local branch.**

\*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 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 5/19/2014 and may be terminated at any time by the Credit Union. \*\*APR=Annual Percentage Rate. Rate shown is the Credit Union's preferred rate, based on credit worthiness and a 50% discount for Folio Direct Deposit. Our preferred rate without Direct Deposit discount is a variable rate of 4.49%. Rates and terms may change at any time, without notice, and are subject to credit approval. Rates are subject to Risk Based Pricing, other rates and terms (including fixed rates) are available. Additional restrictions may apply. Agents may borrow up to 60% of contract value for agents with a monthly average sales count of 150 or more. Otherwise, agents may 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. This Credit Union is federally insured by the National Credit Union Administration.

## Discounts for agent members of FIGFCU



**SPRINT  
DISCOUNT  
PROGRAM**

**25%**

Applies to select regularly priced Sprint monthly service.

Mention Corp ID:  
**NAFAR\_ZAG\_ZZZ**

Save online at:  
**Sprint.com/farmersagents**

Find a store: **sprint.com/storelocator**

Restrictions apply.



**SAVE NOW**

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

**Thanksgiving**  
Thursday and Friday  
November 27-28

**Christmas**  
Wednesday

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

Thursday and Friday  
December 25-26

**New Year's Day**  
Thursday  
January 1, 2015

## MoneyMatters

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Federal Credit Union

**800.877.2345**  
**www.figfcu.com**

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



We do business in accordance with the Federal Fair  
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