

# Loan Rates

## AUTO Fixed Rates

% Financed	Term	NEW (APR <sup>1</sup> as low as)	USED (APR <sup>1</sup> as low as)
80%	48 mo.	1.49%	1.74%
	60 mo.	1.99%	2.24%
100%	48 mo.	2.24%	2.49%
	60 mo.	2.74%	2.99%

## 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<sup>3</sup>

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

<sup>1</sup>APR = Annual Percentage Rate. Rates listed are current as of 09/19/12 and are subject to change without notice. Rates listed are FIGFCU's preferred rates based on applicant's creditworthiness and Folio Direct Deposit. 48 months or less equal to same rate. <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 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%.

## Give a Visa® Gift Card this holiday season!

- Use anywhere the Visa logo is displayed
- Track purchases online and review balances
- Purchase cards from \$10 to \$500
- Choose from multiple holiday designs



Call **800.877.2345** or visit a branch to purchase Visa Gift Cards.



## Order Your iPhone 5 Sprint

- Maximize the full potential of the new iPhone 5 without watching the meter
- 4G LTE fast on **Sprint's Unlimited Data** plan so your agency can do more
- Switch to Sprint and get up to **\$280** for trading in your old AT&T iPhone through [www.sprintbuyback.com](http://www.sprintbuyback.com)

Visit [www.figfcu.com/SprintAgent](http://www.figfcu.com/SprintAgent) for more information.



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

- Thanksgiving** Thursday, November 22, 2012  
Friday, November 23, 2012
- Christmas** Monday, December 24, 2012  
Tuesday, December 25, 2012
- New Year's Day** Tuesday, January 1, 2013

# MoneyMatters

AGENT EDITION

October 2012



## FIGFCU gives back more than a MILLION DOLLARS

## Claim your bonus now!

Your Credit Union would like to thank you for your relationship by rewarding you with a bonus. Redeeming is fast and easy. If you haven't already done so, redeem online today at [www.figfcu.com/redeembonus](http://www.figfcu.com/redeembonus).

Once you are there, you can:

- Check out how much you've earned
- Redeem your bonus
- Take advantage of more products and services and earn even more

**Thank you for your loyalty and business!**

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## MoneyMatters

Quarterly publication of Farmers Insurance Group Federal Credit Union

800.877.2345

[www.figfcu.com](http://www.figfcu.com)

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**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



Many of our active members have already received an email or notice from us announcing our great "FIGFCU Gives Back More Than a Million Dollars" Return of Value program for 2012. In the email, we

make it easy for you to redeem your membership bonus. We are trimming our projected bottom line by an extra \$1.5 million for the year by giving back to you, our highly valued and esteemed member-owners! We can do this because our net worth (capital, or equity) position is very strong. Why does your Credit Union want to distribute even more financial value to you?

Credit unions are owned by their members. It has been proven that the credit union industry as a whole offers superior standing, everyday values that return a good deal more than what banks offer their customers day in and day out, and also much more than what we "save" from our decades long income tax exemption. Some bankers don't exactly warm to our income tax exemption, and claim that it's favorable treatment for credit unions. It isn't. It's great public policy that every single federal Congress since 1936 has seen fit to continue. Why? It is because we are financial cooperatives owned by our members, in business to maximize the "return of value" to our owners, and increase competition and freedom

of choice for America's consumers in the financial marketplace. In credit unions, our "stockholders" (shareholders, in fact) are our members. Banks have the unenviable challenge of satisfying both their customers and their stockholders, who as you can imagine, usually have directly opposing financial interests. So we don't have that problem. And again, every year our trade associations prove that we return to our members, over and above our standing, highly competitive pricing and services, more than what our tax exemption equates to monetarily.

So, this \$1.5 million Return of Value program for this year goes above and beyond, something we work hard to do for you all the time. And this is not the first year we've done something like this. Those of you who have been members "for life" know that well. If you have not received your email or postcard from us yet, no need to wait. You may redeem your membership bonus by visiting [www.figfcu.com/redeembonus](http://www.figfcu.com/redeembonus), giving us a call or dropping by one of our branches.

Trust your own FIGFCU to maximize returns of value and service to you, and to thereby minimize our bottom line. How many banks have that in their strategic plan? None?

*Mark Herter*  
Mark Herter  
President/CEO



## Take advantage of today's historically low mortgage rates.

Whether you're a first-time homebuyer, on your third house, or just looking to refinance, we have the right home loan for you.

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

**And, for a limited time, get \$300 at closing!**

**Hurry—this special offer ends November 30, 2012.**

**Get a rate quote or apply online at [www.figfcu.com](http://www.figfcu.com)**



The special \$300 offer is available to all FIGFCU members who apply for a mortgage loan and submit their applications to Community Mortgage Funding from October 1, 2012 to November 30, 2012, and close their loan by December 31, 2012. Call for details. All loans are subject to credit approval. FIGFCU first mortgages are available in all states except AK, AL, HI, and LA.

## Need cash to build or expand your business?

**Get 0% APR<sup>1</sup>**  
for 3 months on a fixed Agency Secured Loan

- Borrow up to 60% of your contract value<sup>2</sup>
- Terms up to 84 months
- No application fee, annual fee or prepayment penalty
- Rates as low as **4.99% APR<sup>3</sup>** after first 3 months

**Hurry—offer expires October 31, 2012.**  
Apply online at [www.figfcu.com](http://www.figfcu.com) or visit a branch.

<sup>1</sup>APR = Annual Percentage Rate. 0% APR is a "discounted" promotional rate on new Agency Secured Fixed-rate Loans only. Minimum loan amount is \$5,000. Refinancing of current FIGFCU loans will not qualify. The discounted rate is in effect for a minimum of 90 days from date of funding. <sup>2</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. <sup>3</sup>APR = Annual Percentage Rate. Rate reflects .50% discount with Folio Direct Deposit. Rate is subject to change at anytime. For complete details and disclosures, contact FIGFCU at 800.877.2345 or visit a branch.

**2.99% APR<sup>†</sup>**  
for 12 months on transferred balances

Transfer your higher-rate balances to an FIGFCU credit card and save.

- No balance transfer fees
- Transfer balances up to your available limit
- Funds deposited into your account or we can send you a check

**Hurry, offer expires October 31, 2012.**

Contact us at **800.877.2345**, or visit a branch to apply for an FIGFCU credit card and transfer your balance today.

<sup>†</sup>APR = Annual Percentage Rate. Balance Transfer 2.99% APR is for 12 months. Purchase APR as low as 8.99%. Special balance transfer offer valid for transfers made 9/4/2012-10/31/2012. There are no fees charged to transfer balances made using this promotion. For complete details and disclosures, contact FIGFCU at 800.877.2345 or visit a branch.

