

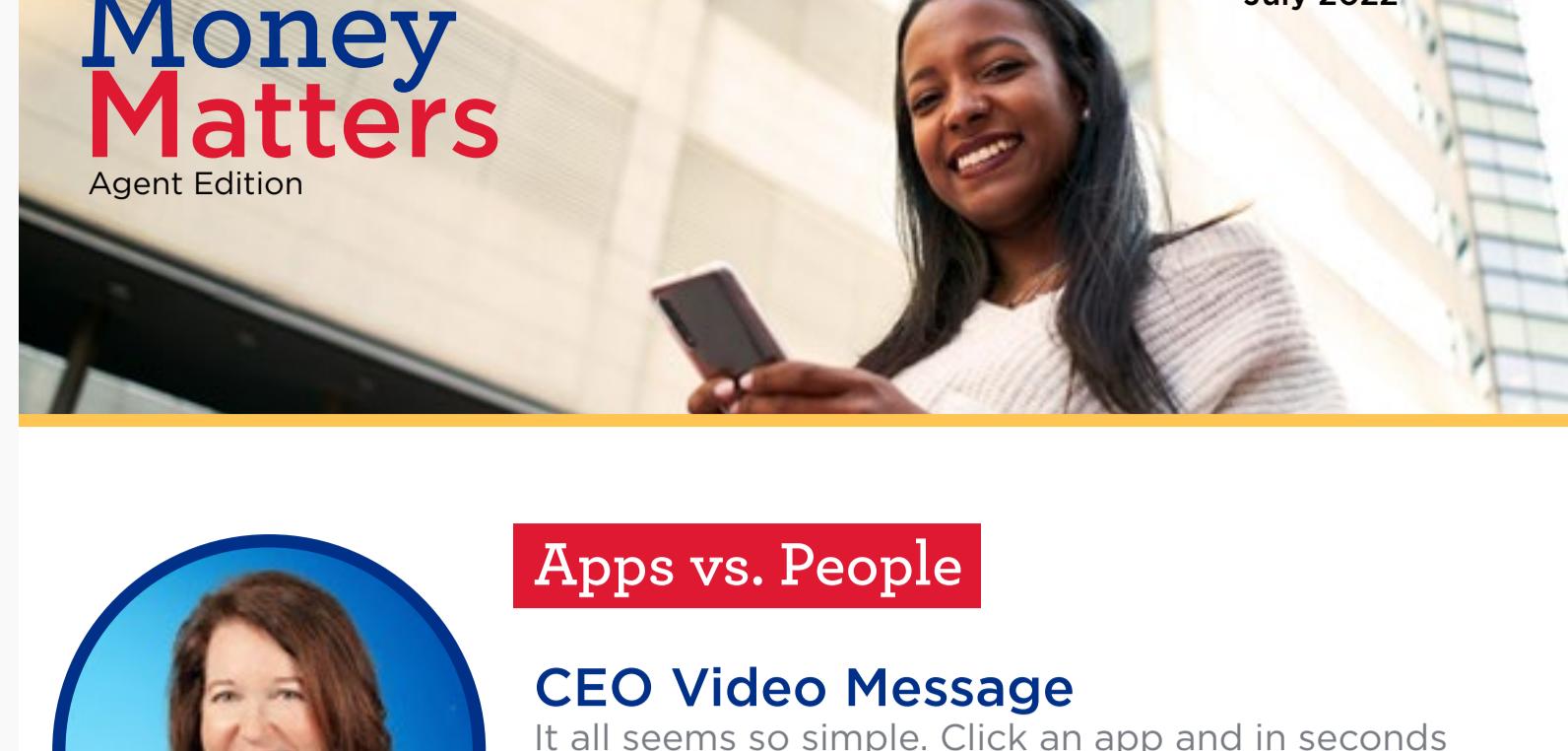


FARMERS INSURANCE
FEDERAL CREDIT UNION

Money Matters

Agent Edition

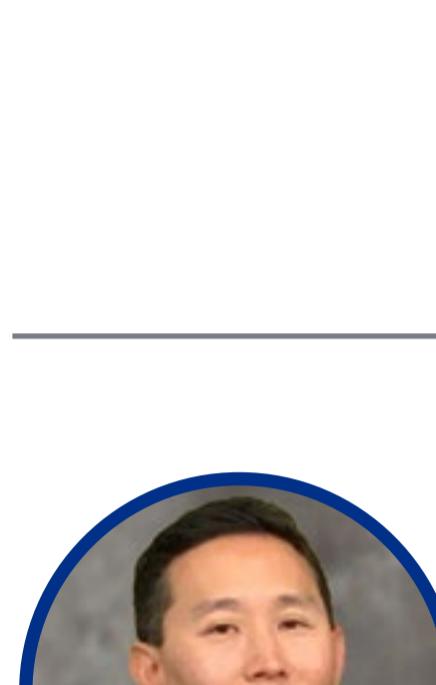
July 2022



Apps vs. People

CEO Video Message

It all seems so simple. Click an app and in seconds you've bought, sold, saved, booked, posted, and lots more. But we're still human and therefore instinctively we like the company of others. In the world of banking this presents a conundrum. Do we use "bricks and mortar" branches, where we can visit with people? Or digital so we can self-serve quickly? President & CEO Laura Campbell looks at what this means for banking and the Credit Union. [Watch Video.](#)



Money Smarts

On Our Minds

Working from home at least part of the week was a novelty for many back in the frenetic early months of 2020. We managed to adjust and a lot of the lessons learned then apply now. Here's a reminder of some top tips to avoid common pitfalls and make your WFH experience more productive. [Read more.](#)

Home Buying In A Transitional Market

The housing market is in transition, with interest rates rising, and prices still increasing but less aggressively. We're not in a buyer's market yet but housing economists predict this is the start of a period of lower competition. Here are some expert tips for agents to help navigate this market and buy more affordably. [Read more.](#)



Employee Spotlight

Chris Yoo, AVP Enterprise Risk Management & Audit

Chris and his family enjoy an action packed life in sunny San Fernando Valley, Los Angeles County. But sometimes you just have to slow down and smell the roses. [Watch the video.](#)



Credit Union News

Products & Services

Home Loans

With perseverance and the right support you can still find a great home at a fair price. We own our own mortgage company, so we can offer you insider insights, better rates, and hand-holding service at every step. Plus valuable member discounts and a new "Combo Loan" to help make home ownership even more affordable. [Learn more.](#)

Online Savings

Sometimes the key to saving up for your goals and plans is to "set it and forget it," otherwise you forget to add money or worse, use the cash for impulse buys. With Online Savings we make this easy. There's no fee, no minimum balance and you can set up periodic automatic deposits. With our phenomenal rates (they just went up again) you'll accumulate a healthy pile of cash before you know it. [Learn more.](#)

Current Promotions

Certificates

We just bumped up our Certificate rates again and think you'll find them very competitive! Check out your options [here.](#)

Calendar

Upcoming Holidays

Sept 5

Closed in Observance of Labor Day

FINANCIAL RESOURCES

Financial Wellness Check

Financial Education Center

Online Banking

Mobile Banking

Current Scams

\$100 Bonus for New Credit Cards for: Crystal Visa, Visa Select & Visa Platinum: A \$100 (one hundred dollars) bonus will be paid when at least \$5,000.00 (five thousand dollars) is spent in purchases within the first 3 months (qualifying period) of the "New" Visa card opening. Bonuses will be paid out within 90 days after the qualification period. Example: If a card is activated on January 1, 2021 and the total of qualifying purchases for the months of January, February and March is at least \$1,50,000, the primary borrower will receive a bonus of \$100 (one hundred dollars) no later than July 1, 2021. Limit of one reward/bonus per member number. Qualifying transactions must "post" to the designated account during the qualifying period. All qualifying purchases will count towards the \$5,000 in spent purchases unless returned for credit of any of the qualifying transactions taken place within 90 days of the end of the qualifying period. Transactions may take two business days from the date of purchase to post. Member must be in good standing to be eligible for bonus. New accounts are subject to FIGFCU approval and all other terms and conditions apply. This offer is valid only for individual account /card holders, is non-transferable and cannot be combined with any other offer. The \$100 Bonus is a product promotion sponsored by FIGFCU and may be discontinued at any time. Visa is a registered trademark.

[†] APR = Annual Percentage Rate. APR is the annual rate of interest that is paid on an investment, without taking into account the compounding interest within that year. Rates are subject to change at anytime.

Zero Percent (0%) Introductory Rate Promotion for purchases, is offered for new FIGFCU Crystal Visa[®] Select and Visa[®] Platinum Credit Card account holders. This incentive offer is not available to those members who are opening a new FIGFCU Visa[®] and had an outstanding balance in the last year. If you are in an introductory rate promotion period, you are not eligible to transfer other loan balances, line of credit balances, credit card account balances or CASH Advance to take advantage of the introductory rate promotion.

To contact us, click [here](#) or call 800.877.2345.

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