

# Member CONNECTION

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June 2008

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## Did You Know...

In 1980, the average loan totaled \$1,856.00 with an interest rate of 12% on share secured loans and 15% on all others.



Remember, you can always access your accounts online at [www.foothillcu.org](http://www.foothillcu.org), or by calling our 24-hour FastTeller at (626) 445-0950 (press 2)

## Smart Strategy Lowers the Cost of Driving

Offset Higher Gas Prices by Refinancing Your Vehicle at Foothill Federal Credit Union



Concerned about high gas prices? At Foothill Federal Credit Union, we can't lower gas prices, but we can help you free up extra cash by financing or refinancing your vehicle at rates as low as 4.99% APR.\*

### Get a FREE Portable Navigation System!\*\*

Not only can you save money when you finance your vehicle at FFCU, but you could also receive a FREE portable navigation system.\*\* There are two ways to receive this limited time offer:

1. Purchase a new car through New Cars, Inc. (NCI), our free auto-buying service, and finance the auto loan with FFCU, and you'll automatically receive a portable navigation system. Plus as an added bonus for using NCI's service, we'll deduct an additional .25% off your interest rate!
2. Purchase or refinance a new or used auto, motor home, motorcycle, boat or watercraft from a dealer other than NCI, and your name will be entered into a drawing to win a portable navigation system!\*\*

### What Are You Waiting For?

Offer ends June 30, 2008. Call (626) 445-0950, visit us online at [www.foothillcu.org](http://www.foothillcu.org), or stop by any branch office to apply today!

\*APR= Annual Percentage Rate. Your actual rate may vary based on vehicle purchased, term of loan and credit history. All loans subject to credit approval.

\*\*The promotional period for this Sweepstake begins on April 1 and ends on June 30, 2008. Beginning with the month of May 2008 throughout the promotional period, there will be two drawings per month held on May 15, 2008, June 16, 2008, and July 15, 2008, for all loans funded during the prior calendar month. Restrictions apply. Contact the Credit Union for complete Sweepstake details. No purchase necessary.

## Got Art?

Win \$50 and Have Your Artwork Published in our 2009 Calendar!

Calling all students grades K through 12! Send us your artwork with the theme "saving money" or "ways to save money" by August 1, 2008 to be entered in the Save & Sketch contest. For complete details, visit us online at [www.foothillcu.org](http://www.foothillcu.org) or call (626) 445-0950.

Exclusively for Members of Foothill Federal Credit Union

# Services Designed Especially for School and Hospital Employees

Foothill Federal Credit Union wants to thank our school and hospital employees for the important contributions they make to the community by offering them reduced fees and the following products:

- FREE MyChoice Checking account
- Pre-Approved Auto Loan - up to \$25,000
- Career Advancement Loan - up to \$7,500
- Platinum MasterCard® with no annual fee and low interest rates

Also, when a school or hospital employee opens a new account at FFCU, a donation of \$5 will be made to a hospital or school district of their choice within our field of membership.

## Move 'Em on Over!

Save on interest charges, and/or consolidate and lower your total monthly payments by moving your high interest rate credit card balances to a FFCU MasterCard®. For a limited time, when you transfer outstanding balances from another financial institution, you'll enjoy an ultra-low rate of 3.90% APR!\*

ENJOY  
3.90% APR  
on Balance  
Transfers\*



## No Balance Transfer Fees

Check the fine print and you'll find other cards charge a percentage or a flat fee to transfer balances. At FFCU there are no balance transfer fees, saving you an extra \$25 to \$100 or more!

## It's Easy!

Simply give us a call at (626) 445-0950, apply online at [www.foothillcu.org](http://www.foothillcu.org), or visit us in person at any branch today!

\*APR= Annual Percentage Rate. Subject to credit approval. 3.90% APR promotional rate ends with the September 30, 2008 statement cycle. After promotional period, rate reverts to regular variable MasterCard rates, currently as low as 9.90% APR on Platinum, and 12.90% APR for Classic. Contact the Credit Union for details.

## Facts About Identity Theft

- You are more likely to become a victim of identity theft than you are to be in a car accident or develop heart disease.
- If you become a victim, you will spend between 60 and 600 hours repairing your tainted identity.
- After one year, 33% of victims report that they have been unsuccessful in repairing the damage.
- Twelve percent of identity theft victims end up with a wrongful criminal record.

## Free Security Awareness Training

As a member of Foothill Federal Credit Union, you can take advantage of FREE Security Awareness Training with our partner, Digital Defense Security. For details visit [www.foothillcu.org](http://www.foothillcu.org) or call (626) 445-0950.



## Holiday Reminder

All branches will be closed:  
**Independence Day,  
Friday, July 4**



**Office Locations**  
Arcadia Office  
30 S. First Avenue  
Arcadia, CA 91006

Covina Office  
928 N. Citrus Avenue  
Covina, CA 91722

Glendora Office  
645 S. Lone Hill Avenue  
Glendora, CA 91740

**Hours of Operation**  
Monday – Thursday:  
9:30 a.m. to 5:00 p.m.  
Friday: 9:30 a.m. to 6:00 p.m.  
Saturday: 9:30 a.m. to 1:30 p.m.\*

\* Arcadia and Glendora locations.

**Phone Center**  
(626) 445-0950  
(866) 995-FFCU or  
(866) 995-3328

**Phone Center Hours**  
Monday – Thursday:  
8:00 a.m. to 5:00 p.m.  
Friday: 8:00 a.m. to 6:00 p.m.

**Website**  
[www.foothillcu.org](http://www.foothillcu.org)



Remember that Foothill@Home, FastTeller and our network of ATMs are always available at your convenience.