

Member CONNECTION

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People Helping People

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Did You Know...

In 1985, Mr. John Ward was appointed to the Board of Directors. Twenty-two years later, Mr. Ward continues to be a dedicated member of the Board.



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

DON'T JUST SURVIVE...

Thrive

Tips for Managing Your Finances in a Tough Economy



By Brian Hall, President/CEO

Here are the facts: Overall, the economy is not as rosy as it has been the last few years. Unemployment is up, the cost of gas and food is rising and the housing market has taken a dramatic dip. So does that mean you need to hunker down and wait for the storm to blow over? No! There are ways you can reduce your financial stress during these challenging times, and perhaps even take advantage of some opportunities. Here are some ideas to get you started:

Know Where Your Money Goes

It's more important than ever to have a spending plan/budget. Create a simple spreadsheet or write down all your income and expenses. If you need to increase your cash flow, it will be easy to see where to cut back, or if you need to find another source of income.

Build Your Savings

Saving is a habit, so make sure you stick with it even during tough times. Contribute to retirement plans and set aside money for an emergency fund at the very least. Even if you can only save \$10 a paycheck, remember slow and steady wins the race!

Borrow Responsibly

Before you sign on the dotted line for anything, ask yourself: Do I

really need this? Am I getting the best price and financing rate overall (not just the lowest payment amount)? Leave yourself a financial margin so that you're not spending every dollar that comes in.

Look for Opportunities

What's the good news in this economy? Interest rates are lower and prices on housing have decreased significantly. It's a great time to buy your first home, or perhaps refinance at a lower, fixed rate. Repossessions of vehicles are up too, that means you may be able to find a great deal on a fairly new vehicle. Take advantage of these opportunities if you are able to fit them comfortably into your budget.



Exclusively for Members of Foothill Federal Credit Union



Get Your Cash Reward – Up to \$175

Build Your Future With Foothill Federal Credit Union

Start With MyChoice Checking*

Save money every month by avoiding monthly fees, plus we pay you a competitive rate of return on your entire balance!*

- No per item or monthly fees
- Refund up to \$20 in ATM fees every month*
- No minimum balance requirements
- High rate of return on every penny in your account*

From July 1 to September 30, 2008, if you open a MyChoice Checking account and any of the following products, you are eligible to receive a cash award!*

Pair it Up With Another Product and Collect Your Cash!

MyChoice Checking Account Plus...

- First Mortgage or Home Equity Line of Credit Loan = \$100 cash**
- New or Used Auto or RV Loan = \$25 cash**
- Credit Card = \$25 cash**
- Personal Loan = \$25 cash**

** Must include Direct Deposit or Payroll Deduction of at least \$50 per pay period to qualify for cash reward. Some restrictions apply. Contact Credit Union for details.*
*** With approved credit. Minimum loan balance of \$10,000 to qualify for \$25 reward on Vehicles and RV Loan. Minimum loan balance of \$5,000 to qualify for \$25 reward on Credit Card and Personal Loan. Minimum loan balance of \$75,000 to qualify for \$100 reward on Home Equity Line of Credit Loan. Minimum loan balance of \$100,000 to qualify for \$100 reward on First Mortgage Loan. Automatic payments required on all loans. Vehicle, RV, Credit Card or Personal Loan must be funded by September 30, 2008 and cash reward will be distributed on October 17, 2008. Mortgage or Home Equity Line of Credit Loan must be funded by October 31, 2008 and cash reward will be distributed on November 14, 2008. Some restrictions apply. Contact Credit Union for details.*

Pay Your Bills Online and You Could Win \$10,000!*

Are you still paying bills the old-fashioned way? At www.foothillcu.org you can save time, checks and postage by paying your bills online. Plus, once you've paid at least 3 bills using Online Bill Pay in June and July 2008, you'll get entered into a prize drawing for EVERY bill paid! The grand prize is \$10,000! Other prizes include an iPod® nano and cash! If you already use online bill pay, hurry up and schedule as many payments as you can. If you've never used Foothill's FREE online bill pay, now is the time to make the change and take advantage of this valuable time-saving service. It's easy to set up recurring monthly bills or make one-time payments to nearly anyone.



**No purchase necessary. Void where prohibited. For complete rules and additional important information, visit our website at www.foothillcu.org and click on the "Official Rules" link.*

Attention Young Artists

Don't Miss the Save & Sketch Contest Deadline August 1st

You could win \$50 and have your artwork published in our 2009 calendar! If you are an aspiring artist in grade 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 all the details, visit us online at www.foothillcu.org, or call (626) 445-0950, ext. 6227 or ext. 6232.



An Easy Way to Manage Your Finances

Foothill@Home Online Account Access

Have more time for fun this summer when you use Foothill@Home, Foothill Federal Credit Union's FREE online account access. You can transfer funds between accounts, verify balances, review transactions, make loan payments and more!



FREE Online Bill Pay

Organize your bills and pay them online with a few clicks of your mouse. Log on to Foothill@Home and click on "Bill Payment" to get started. Since you can schedule payments at a future date, it's a great way to pay bills while you're away from home!

Plus, You Could Get \$100!

Sign up to use Foothill@Home and Bill Payment and you'll automatically qualify to win \$100! There will be monthly drawings held now through September 30, 2008.

Restrictions apply. Contact Credit Union for details.

There's a Fee-Free Location Near You

With CO-OP® Network ATMs

As a member of Foothill Federal Credit Union, you can utilize the extensive nationwide network of CO-OP®

NO-SURCHARGE ATMs. While making a withdrawal at one of these ATMs, you may be prompted to approve a transaction charge (surcharge). It is necessary to approve the charge in order to proceed with the transaction, however, you will not be charged once the transaction is completed. Please review your receipt to confirm your withdrawal amount and the remaining account balance.



Send a Text Message to Instantly Find a Location Near You

Text messaging technology now gives you the capability to search over 25,000 ATM locations!

Follow these Easy Steps:

1. Send a text to MYCOOP (692667) from any mobile phone. In the body of the text, enter an address (with city, state), ZIP code, or intersection (with city, state).
2. In about 30 seconds, the service will reply with the CO-OP Network surcharge-free ATM nearest to that location.
3. If you want more ATM locations, simply reply MORE to the message and additional locations will be sent to the mobile device.

This service is FREE to members with ATM/Debit Cards. Only standard text messaging rates will apply.

(626) 445-0950



Lighten Up Your Wallet This Summer!

MasterCard® Debit is the Only Card You Need

There's no need to lug around a checkbook, pen, credit cards and cash. With FFCU's MasterCard® Debit Card, you've got everything you need.

- Faster than writing a check
- Safer than carrying cash
- Easy to make purchases at any retailer that accepts MasterCard®
- Also functions as an ATM card
- No fees or interest charges when you use your card
- Transactions automatically deducted from FFCU Account

You Could Win a \$100 Gas Card!

Sign for your debit transaction (process it like a credit transaction instead of using your PIN) at least 5 times between July 1, 2008 through September 30, 2008, and you'll automatically be entered to win a FREE \$100 Gas Card. A new winner will be drawn each week!



More Reasons to Use Your MasterCard® Debit Card

You Could Win a Priceless "Roots of Rock" Concert Experience!

Use your MasterCard® debit card between July 1 and August 31, 2008, and you will automatically be entered to win a dream concert with the artist of your choice! Travel to the place where it all began and get a personal tour of your favorite artist's musical roots.

Contact Credit Union for complete sweepstake rules and details.

Give Us A Call!

**24-Hours a Day
7-Days a Week**

Access your account and get the answers you need any time of the day or night with our new 24/7 Phone Center! Call (626) 445-0950 to make loan payments, check balances, transfer funds and more!



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

24-hours a day
7-days a week

Website

www.foothillcu.org



People Helping People

Foothill Federal Credit Union Sponsors Back-to-School Drive

Drop Off Donations During July at Any Branch

Each year Foothill Federal Credit Union members donate backpacks filled with school supplies for children in the San Gabriel Valley. During the month of July, please bring your donations of new backpacks and/or school supplies to any Foothill Federal Credit Union branch. Our goal for 2008 is to help 1,500 families in need. Thank you for your support!



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

