

The Best of Both Worlds

One-Step Mortgage

Don't know if you want an adjustable rate loan or a fixed rate mortgage loan? Then choose FFCU's One-Step Mortgage and enjoy the benefits of both loans today!

- Low Annual Percentage Rate for the first three years*
- No origination fee
- Low closing cost
- Maximum loan amount is \$417,000

At FFCU, there are never any unpleasant surprises with your mortgage loan because we have the experience and commitment to help you choose the loan that is right for you.

It only takes a few minutes of your time to discover how you can benefit from a FFCU One-Step Mortgage. Call (626) 445-0950, or stop by any branch office to speak with a friendly, knowledgeable member services representative.

**Special mortgage rate valid on new and refinanced mortgage loans at Foothill Federal Credit Union. One-Step Mortgage rate is 0.5% below today's 30 year fixed-rate for the first three years, and then 0.375% is added to the start rate for the remaining 27 years. Rate subject to increase. Maximum loan amount is \$417,000. All loans subject to credit approval. Restrictions apply. Contact Credit Union for details.*



Holiday Reminder

All branches will be closed:
Labor Day
Monday, September 1



EXCEEDING EXPECTATIONS

Claim Your Reward – Up to \$175!

Open a MyChoice Checking Account*

Save money every month by avoiding monthly fees, plus we pay you a competitive rate of return on your entire balance! For a limited time, when you open a MyChoice Checking account and pair it up with another FFCU product, you will earn even more!*

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**



** MyChoice Checking Account Disclosure. 5.10% APY paid on all amounts up to \$25,000 each month if minimum electronic service requirements are met. Some restrictions apply. Contact Credit Union for complete details.*

***With approved credit. Minimum loan balance of \$10,000 to qualify for \$25 reward on Vehicle and RV Loan. Minimum loan balance of \$5,000 to qualify for \$25 reward on a Personal Loan. Minimum advance of \$1,000 to qualify for a \$25 reward on a Credit Card. Minimum loan balance of \$75,000 to qualify for \$100 reward on Home Equity Line of Credit. Minimum loan balance of \$100,000 to qualify for \$100 reward on First Mortgage Loan. Some restrictions apply. Contact Credit Union for complete details.*

You Could Win \$100!*

Are You Still Paying Bills the Old-Fashioned Way?

Sign up to use **Foothill@Home** and Bill Payment and your name will automatically be entered in a drawing to win \$100!* Monthly drawings will be held through September 30, 2008.

**Restrictions apply. Contact Credit Union for details.*

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

NEW!



Member CONNECTION

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Did You Know...

In 1992, the name of the credit union changed to its current name, Foothill Federal Credit Union.

New 24/7 Call Center

Account information and routine transactions are only a phone call away! Simply call (626) 445-0950 for balance information, to transfer funds between accounts, make loan payments and more - you now have access 24 hours a day, 7 days a week!

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)

Your Credit Union? Rock Solid!

At Foothill Federal Credit Union you entrust us with your finances, and we take that responsibility very seriously.

What Makes Foothill Federal Different?

FFCU is a not-for-profit financial cooperative. This means there are no stockholders to pay and members benefit in the form of lower rates on loans, higher earnings on savings and lower fees. In fact, the Credit Union National Association estimates that consumers that use credit unions rather than banks save about \$126 per member or \$239 per household each year!

A Legacy of Financial Success

Your money is safe and secure at FFCU. We have been financially strong for over 50 years and show no sign of weakening. At our last federal examination, our regulator awarded us the highest overall rating indicating excellent operating and financial policies and practices.

Insured by NCUA

You can also take comfort in knowing that your deposits are insured up to \$100,000 by the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF is administered by the National Credit Union Administration (NCUA), an agency of the federal government. In addition, Individual Retirement Accounts (IRAs) are insured separately up to \$250,000 by the NCUA.

A Rock Solid Investment

Enjoy a higher interest rate with a Certificate Account from FFCU and earn **3.25% APY for 7 months** on your Certificate with a minimum investment of \$5,000.* *Open a MyChoice Checking Account and earn 3.50% APY for 7 months on your Certificate!***

Contact a Member Service Consultant at (626) 445-0950 or visit any of our branches today to get started.



Your Money Is Safe With Us

When you invest your money for the future, you need a financial institution that is financially secure and able to keep its promises. At Foothill Federal Credit Union, we continue to generate strong earnings and have over 10% in Capital - even in today's uncertain economy. You can be assured we have the strength, stability and experience to be there for you today and for the years to come.

*APY = Annual Percentage Yield. Upon maturity of Certificate, funds will rollover into a regular 6-month Certificate at the current rate.

**MyChoice Checking Account Disclosure. 5.10% APY paid on all amounts up to \$25,000 each month if minimum electronic service requirements are met. Some restrictions apply. Contact Credit Union for complete details.

Exclusively for Members of Foothill Federal Credit Union