

Member CONNECTION

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Did You Know...

In December 2000, Foothill Federal Credit Union moved to the current branch in Arcadia. The credit union's asset size was \$79,757 with a total of 15,948 members and 36 team members.



Remember, you can always access your accounts 24/7 online at www.foothillcu.org or by calling (626) 445-0950.

You Could Win FREE Gas for a Year!*

Year-end is an ideal time to buy a new car, truck or van, since many dealerships are clearing out their inventory for the New Year. Plus, when you buy a new vehicle and fund the loan at FFCU by December 31, 2008, you'll automatically be entered to win FREE GAS FOR ONE YEAR — a \$2,600 value!* Other prizes include \$500 in gas, a navigation system and a \$100 gas card.



Apply today! Visit www.foothillcu.org, call (626) 445-0950, or stop by any FFCU branch office to apply in person.

**Loans subject to credit approval. The promotional period for this Sweepstake begins on October 1, 2008 and ends on December 31, 2008. Drawings for all prizes will be conducted on January 5, 2009 for any new auto loan funded during the promotional period. One winner per family. The odds of winning depend upon the number of entries received. No purchase necessary. Contact the Credit Union for complete details.*

Share Insurance Coverage Increased

As part of the Emergency Economic Stabilization Act of 2008, member savings are now federally insured up to \$250,000 by the National Credit Union Administration (NCUA) until December 31, 2009. Individual Retirement Accounts (IRAs) continue to be separately insured up to \$250,000. The boost in insurance coverage is the same as that provided for the Federal Deposit Insurance Corporation (FDIC), which insures bank deposits. If you are concerned or have any questions, we are here to help. Please contact us at (626) 445-0950 or visit any branch office.

Smart Investment Options

Tired of the roller coaster ride in the stock market? Turn to FFCU for investment options that offer safety, security and a competitive return on your investment.

With a Flexible Share Certificate, you'll enjoy convenient options including:

- 7-month term at 3.75% APY* or 14-month term at 4.15% APY*
- Add to your balance with multiple deposits throughout the life of the certificate, up to the amount of your initial deposit.

Hurry! This offer is available for a limited time.

**APY = Annual Percentage Yield. Rate accurate as of 10/1/08. Rates subject to change without notice. With this share certificate, member is allowed to make multiple deposits for free for the life of the certificate. Additional deposits cannot total more than the initial deposit. Early withdrawal of funds may result in penalty fees and could reduce earnings. APY shown is based on a minimum deposit of \$1,500. Upon maturity of the 7-month certificate, funds will rollover into a regular 6-month certificate at the current rate. Upon maturity of the 14-month certificate, funds will rollover into a regular 12-month certificate at the current rate. Contact the Credit Union for complete details.*

Exclusively for Members of Foothill Federal Credit Union

If It Sounds Too Good To Be True...

We have heard from several members that they have been contacted by scam artists who have tried to take their money. Below are two common schemes to avoid:

"You've Won a Lottery!"

Under this scenario, a potential victim may receive email or phone notification that they have won a large sum of money in a lottery, which may be in another country. The victim is instructed to contact a "claims agent," then are told they need to pay "processing fees" or "transfer charges." Of course, the winnings never materialize and the "winner" is duped out of the fees paid.

"You've Been Selected as a Mystery Shopper"

This scam typically begins when a potential victim receives a letter saying they've been selected to become a "mystery shopper." A recent example:

A victim receives a "cashier's check" for \$3,150 and is instructed to visit a local store and pose as someone buying a MoneyGram to wire \$2,825 to a relative in Canada. The check amount covers the cost of the MoneyGram, including store fee, and \$250 payment for the mystery shopper. Within a few days or weeks, the financial institution where you deposited the check will notify you that it is fraudulent and you are responsible to pay back the \$3,150.

We're Here to Help

If you're ever unsure about an offer that you receive via mail, email or over the phone, feel free to call us at (626) 445-0950 or bring the information to one of our branch offices.

3.90% APR on Balance Transfers!*

Dramatically reduce the amount of interest on outstanding credit card balances by moving them to a FFCU MasterCard® with a low 3.90% APR for qualifying balance transfers.* Plus, while other cards charge a percentage or a flat fee of \$100 or more to transfer balances, at FFCU there are NO BALANCE TRANSFER FEES, saving you even more! Apply today at www.foothillcu.org, call (626) 445-0950 or apply in person at any branch today.

*APR = Annual Percentage Rate. Subject to credit approval. 3.90% APR promotional rate ends with the March 31, 2009 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 complete details.

Hassle-Free Holiday Solutions

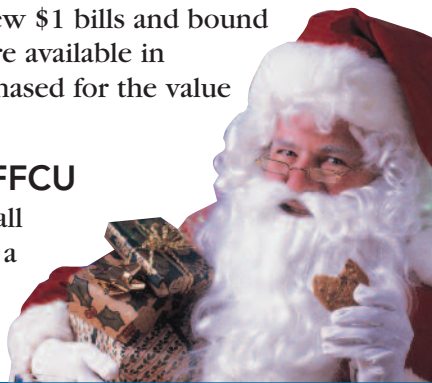
Great Gift Idea...Holiday Bucks

Looking for gifts for those hard-to-buy-for people on your list? Give them Holiday Bucks from FFCU! We've taken crisp, new \$1 bills and bound them together to look like a checkbook. They are available in increments of \$10, \$20 or \$25, and may be purchased for the value of the book, plus a nominal fee of \$1.

Santa's Helper...Holiday Loans from FFCU

Get the extra cash you need for gifts, travel and all those extras that make the holidays special with a Holiday Loan from FFCU. Borrow \$1,500 at a low, fixed rate of 10.9% APR for 12 months.*

*APR = Annual Percentage Rate. All loans subject to credit approval.



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

Holiday Reminder

All branches will be closed

Veteran's Day

Tuesday, November 11

Thanksgiving

Wednesday, November 26
OPEN UNTIL 6 P.M.

Thursday-Saturday,
November 27-29
Closed



EXCEEDING EXPECTATIONS

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

