

Member CONNECTION

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Did You Know...

The Covina branch opened for business on September 19, 2005; however the grand opening was held on September 26.



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

Win FREE Gas for a Year!*

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. To apply visit www.foothillcu.org, call (626) 445-0950, or stop by any FFCU branch office.

**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.*

HURRY!
Offer Ends
December 31, 2008

Plan for Your Future

New! Financial Planning Services at FFCU

Whether you're planning for retirement, saving for college, or considering investing, the right preparation can help get you started on the right track and keep your investments growing. All FFCU members can now take advantage of our registered investment representative's knowledge and expertise. Stop by and meet Joel Harworth, our new registered Financial Advisor. He'll be on hand to analyze your investment needs and work with you to devise a sound personal financial plan.



Joel Harworth,
Registered Financial
Advisor

Joel will also offer a full range of investment products designed to help you through every phase of your financial life. He can assist you with:

- Retirement planning
- Free 401(k) and 403(b) Check-ups
- Estate planning
- Managed accounts
- College saving

Joel will be happy to meet with you to discuss your financial planning needs and help you meet your specific goals. To schedule an appointment, simply call our phone center at (626) 574-6253.

Investment products and services are offered through Wescom Financial Services, LLC (WFS), a Registered Investment Advisor, broker-dealer, and a wholly owned subsidiary of Wescom Credit Union. Registered Representatives are employed by Wescom Credit Union and registered through WFS (Member FINRA/SIPC). Investments are not NCUA/NCUSIF insured, are not Credit Union guaranteed, and may lose value.



Exclusively for Members of Foothill Federal Credit Union

Protect Yourself

With MEMBER'S CHOICE Borrower Security

You have dreams for you and your family – a happy retirement, college plans, and a new car. But have you considered how you or your family would cover financial obligations such as payments on your auto loan, home equity loan or credit card, if you fell victim to an unfortunate event?

With MEMBER'S CHOICE Borrower Security you can protect yourself when the unexpected hits. We have designed our program to meet your needs and you can choose the protection that will work for you.

Types of Protections

Life – If you die from a protected illness or injury before paying off your loan, MEMBER'S CHOICE Borrower Security can cancel your eligible loan payment or balance, up to the agreement maximum depending on the package you choose.

Disability – If you become disabled due to a protected illness or injury, MEMBER'S

CHOICE Borrower Security cancels your monthly loan payments up to the agreement maximum.

Involuntary

Unemployment –

If you become involuntarily unemployed, MEMBER'S CHOICE Borrower Security cancels your monthly loan payments up to the agreement maximum.

For more information about MEMBER'S CHOICE Borrower Security, contact our Member Service Representatives at (626) 445-0950 or visit our website at www.foothillcu.org and protect your loans today!

This is a summary of our Payment Protection program. Enrollment in the program is voluntary and not required to obtain a loan. MEMBER'S CHOICE Borrower Security is a debt cancellation product available through Foothill Federal Credit Union. Please contact a representative or refer to the Member Agreement for additional information on benefit maximums, eligibility and limitations.

Holiday Schedule



Christmas Eve

Wednesday, December 24
Branches close at 1 p.m.

Christmas Day

Thursday, December 25
All branches closed

New Year's Eve

Wednesday, December 31
Branches close at 1 p.m.

New Year's Day

Thursday, January 1
All branches 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



Brighten Your Holiday

While many financial institutions are in serious trouble, Foothill Federal Credit Union maintains strict underwriting standards and remains financially sound. For a safe, secure place to save or borrow money, be assured that you can count on us. Stop by or go to www.foothillcu.org and learn about products and services that can brighten your holidays such as:

- **MyChoice Checking** – a free, no minimum balance checking account, currently paying 5.10% Annual Percentage Yield (APY)*
- **Flexible Certificate** – receive 3.75% or 4.15% APY with a minimum deposit of \$1,500*
- **Summertime Savings** – receive 5.50% APY on automatic deposits up to \$2,000 per month*
- **Low 5/1 and 7/1 Adjustable Rate Mortgage** – enjoy rates as low as 5.50% APR*
- **Low Rate Balance Transfer** – transfer outstanding credit card balances to a FFCU MasterCard® for 3.90% Annual Percentage Rate (APR) through March 31, 2009*
- **Home Connection** – use our free realty resource and receive a cash rebate equal to 25% of your agent's actual commission*
- **Auto Loans** – up to 100% financing at low new and used rates*

We look forward to exceeding your expectations with these great deals. If you have questions, please contact us at (626) 445-0950 or stop by any FFCU branch office.

*Please contact Credit Union for complete details.

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