

# Member CONNECTION

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## Annual Meeting

**April 23, 2009  
at 6:00 p.m.**

Foothill Federal Credit Union's Annual Meeting will be held on April 23, 2009 at 6:00 p.m. in the Main Office located at 30 S. First Avenue in Arcadia. For more information, please contact Julie Crist at (626) 445-0950 ext. 6201.

Hope to see you there!



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

## Score Big at Foothill Federal

**Earn \$10 with Every Member Referral  
Plus a Chance to Win \$200!**

It's easy! Simply refer your family and co-workers to open a Savings Account and one additional product (Checking, Loan, Certificate, IRA or Money Market Account) at Foothill Federal Credit Union. You and your referral will both receive a \$10 reward, or you can donate your reward to your favorite school or hospital in our field of membership!\* In addition, for every referral made, the new member's name will be entered into a drawing. At the end of the promotion, one winner will be drawn and both the new member and referring member will receive a \$200 American Express® Gift Check!\*



\* This promotion began January 1, 2009 and ends on March 31, 2009. Drawing for the \$200 American Express Gift Check will be held April 6, 2009. Restrictions apply. The \$10 reward(s) will be deposited on a monthly basis into the qualifying member's account or donated to the school or hospital of your choice. Contact the Credit Union for complete details.



## Coming This Spring to El Monte

**New Branch Opening Soon!**

If you live or work in the El Monte area, you'll be glad to know that Foothill Federal will soon have a branch near you offering a full range of financial products and services to meet your needs. Check our web site and upcoming newsletter for the Grand Opening date and details on the festivities, which will include giveaways, prize drawings, entertainment, refreshments and more!

Exclusively for Members of Foothill Federal Credit Union

# A Sweetheart of a Deal!

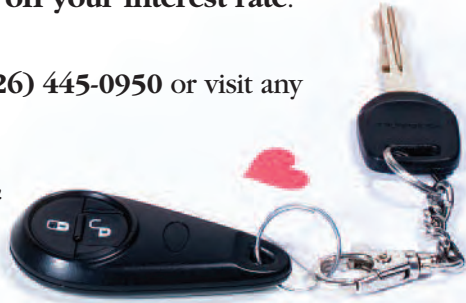
## Auto Loan Rates as Low as 4.49% APR!\*

A sweet deal on your new vehicle is even better with affordable financing from FFCU! Before you go shopping, apply for a pre-approved loan and enjoy the extra bargaining power of a “cash” buyer! Plus, use our online loan calculator so you’ll know how much your monthly payments will be. Financing up to 100% of retail price available to qualified members!\*

Enjoy an even sweeter deal when you purchase your car through New Cars, Inc. (NCI), our FREE auto-buying service. They do all the searching and you get the best price—hassle free! Plus, when you use NCI and finance the auto loan with FFCU we’ll deduct an additional **0.25% off your interest rate**. How sweet is that?

Apply today at [www.foothillcu.org](http://www.foothillcu.org), call (626) 445-0950 or visit any branch office to apply in person.

*\*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. Rates include: 0.25% discount for automatic transfer with direct deposit/payroll deduction; 0.25% discount for autos purchased through NCI. See Credit Union for details.*



## Holiday Reminder

All branches will be closed on:  
**President's Day**  
Monday, February 16



## Money\$mart Scholarship

### Hurry! Deadline Ends March 27!

Need extra money for college expenses? Apply for our Money\$mart Scholarship. Three qualifying students will receive \$2,000 to help with college expenses in the fall of 2009.

For details visit [www.foothillcu.org](http://www.foothillcu.org), call (626) 445-0950, or stop by any branch office.

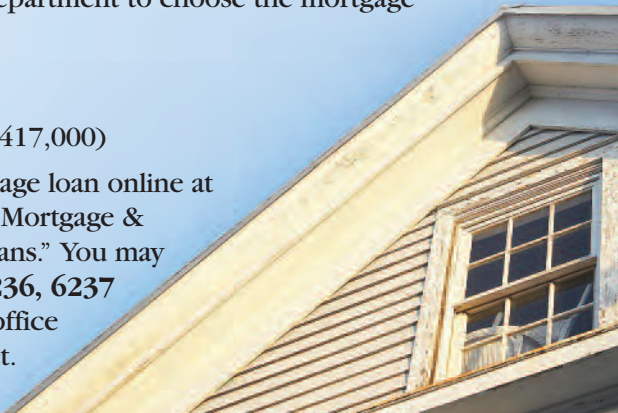
## Your Window of Opportunity

### It's an Ideal Time to Refinance Your Mortgage!

Rates are at historical lows, so now is the time to make your move. Foothill Federal Credit Union can help you refinance your mortgage and save hundreds or even thousands of dollars in interest charges and/or lower your monthly payment. Speak with our loan department to choose the mortgage that fits your needs.

- Fixed rate loans
- Adjustable rate loans
- Jumbo loans (greater than \$417,000)

Get pre-approved for your mortgage loan online at [www.foothillcu.org](http://www.foothillcu.org). Click on “Mortgage & Home Equity,” then “Mortgage Loans.” You may also call (626) 445-0950 ext. 6236, 6237 or 6239, or stop by any branch office for a mortgage application packet.



### 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](http://www.foothillcu.org)

