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## Earn Money for College

### Scholarship Deadline, March 27, 2009

If you need extra money for college expenses, you may qualify 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.

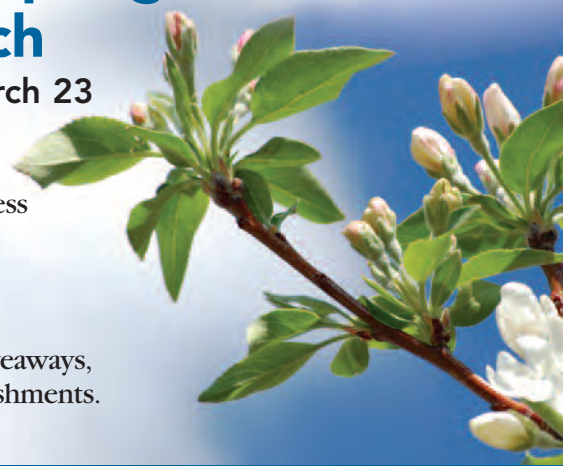
Remember, you can always  
access your accounts 24/7  
online at [www.foothillcu.org](http://www.foothillcu.org)  
or by calling (626) 445-0950.

## FFCU Welcomes Spring with a New Branch

### El Monte Location Opens March 23

Come visit our newest branch located at 3580 Santa Anita Avenue #J. The El Monte branch officially opens for business on Monday, March 23, 2009, at 9:30 a.m.

Please join us for the Grand Opening celebration on Tuesday, April 7, 2009, at 1:00 p.m. The festivities will include giveaways, prize drawings, entertainment and refreshments. We hope to see you there!



## Enter for Your Chance to Win \$200!\*

### Special Offer Ends March 31, 2009

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 FFCU by March 31 and you and your referral will both receive a \$10 reward! You may also choose to 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.

## FREE Secure Disposal of Sensitive Paperwork

### Shred Day - Saturday, April 25

Reduce the risk of identity theft by shredding any paperwork containing account numbers, social security numbers or other personal information. For your convenience, FFCU is offering a FREE shred day at the Glendora branch office on Saturday, April 25 from 8:30 a.m. to 12 noon. Simply bring in bags or boxes containing old account statements, tax returns, bills or any paperwork with sensitive personal information on it, and give it to the on-site shredding truck for secure shredding and disposal.

Exclusively for Members of Foothill Federal Credit Union

# Credit Unions in the News

## NCUA Makes Move to Strengthen U.S. Central Credit Union

Foothill Federal Credit Union, along with the rest of the nation's nearly 8,000 credit unions, utilize the corporate credit union system to clear deposits, wire funds, archive checks and for safekeeping of securities. Recently, credit unions were notified by our regulator, the National Credit Union Administration (NCUA), of dramatic action taken to strengthen U.S. Central Corporate Credit Union, the nation's largest Corporate credit union. The action includes a \$1 billion Capital note and a temporary guarantee of all deposits, regardless of the amount, in the 28 corporate credit unions in the U.S. These measures have been taken to ensure the strength of the entire credit union system and to instill the confidence needed to move forward.

## How Does This Affect Foothill Federal Credit Union?

FFCU will be required to pay a special "insurance" assessment to recapitalize the NCUSIF - the credit union share insurance fund. Despite this investment in the credit union system, FFCU remains well capitalized (we

estimate about 9.4% after this expense) and our loans and investments are performing well. FFCU makes loans to members, including fully documented real estate loans. There were no "Sub-Prime" or "Alt-A" (slightly sub-prime) loans. FFCU invests in securities that are backed by agencies of the U.S. Government.

## Your Accounts Remain Fully Insured

Member deposits at FFCU remain insured up to the \$250,000 limit, with the full faith and credit of the federal government standing behind it. Members can add joint owners and beneficiaries for additional insurance coverage. For complete details, contact our Member Service Consultants or visit our website at [www.foothillcu.org](http://www.foothillcu.org).

## Find Out More at Our CEO Breakfast on March 26

If you would like to find out more about the financial security of FFCU, please join us for our CEO Breakfast on Thursday, March 26, 2009, from 7:30 - 9:00 a.m. at the Arcadia branch office. To RSVP for this event please call (626) 445-0950 ext. 4000.

# Understanding Your 403(b)

Join us on Tuesday, March 31, 2009, as Joel Harworth, our Financial Advisor presents a seminar to help you understand your investment options and the importance of asset allocation. The event will take place at the Arcadia office located at 30 S. First Avenue. **Please RSVP to (626) 445-0950 ext. 4000 by March 27, 2009.**

If you would like to meet with Joel individually to discuss your financial planning needs, 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 and registered through WFS (Member FINRA/SIPC). Investments are not NCUA/NCUSIF insured, are not Credit Union guaranteed, and may lose value.*

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

## Annual Meeting

Please join us for the FFCU Annual Meeting being 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.



### Office Locations

Arcadia Office  
30 S. First Avenue  
Arcadia, CA 91006

Covina Office  
928 N. Citrus Avenue  
Covina, CA 91722

El Monte Office  
3580 Santa Anita Avenue #J  
El Monte, CA 91731

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)

