

Member CONNECTION

In This Issue

August 2009

Page 1

Summer's Hot Deal?
You Gotta Have a Plan!
Your Information is Secure

Page 2

Rates Are Still Low!
Accelerate Your Savings
Rate Watcher
Holiday Closing

Your Information Is Secure

You can rest easy knowing that your information is safe and secure at FFCU. Digital Defense, Inc., a leading provider of information security assessment, recently honored Foothill Federal Credit Union with the Best Overall Information Security Program award. We are proud of this distinctive recognition and will continue to work to provide you with financial solutions you can trust!

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

Summer's Hot Deal?

Scoop Up Your \$25 Reward for New Member Referrals!*

Here's a sweet deal to help you put savings in your pocket. Simply tell your family, friends, neighbors and co-workers about FFCU and when you refer a member that opens a Savings Account and signs up for one additional product (Checking, Summertime Savings, Loan, Certificate, IRA or Money Market), you will receive your choice of a \$25 Cool Cash Reward or a \$25 Cool Cash Donation to a school or hospital of your choice!*

* Referring members will receive a \$25 deposit by September 30, 2009 for each person they refer who becomes a new member of Foothill Federal Credit Union and meets the minimum eligibility and account requirements. Only existing members in good standing at Foothill Federal Credit Union, and who are at least 18 years of age may participate. Limit one \$25 deposit per new member referral. A 1099-MISC will be issued if member is paid out over \$600. Any applicable taxes are the responsibility of the recipient. Promotional period: July 1, 2009, through September 30, 2009. Foothill Federal Credit Union reserves the right to change or cancel the promotion at any time.



You Gotta Have a Plan!

In today's tough economy, it's more important than ever to plan for financial success. With the Financial Planning 101 series at FFCU, you will get valuable information needed to make wise choices. The first class was held in July, however, the series will continue with these informative classes:

- **Retirement & Investment Planning – Wednesday, August 19:** Whether you are 20 or 80, you need to build and/or manage your nest egg. We'll help you sort out the different types of plans and find one that's just right for you.
- **Life Insurance & Annuities – Wednesday, September 23:** Discover how much, what type and when you need life insurance coverage and how these products can become part of your overall financial plan.

The Financial Planning 101 series is sponsored by FFCU with products offered by WFS Financial Services.* All classes are held from 6:00 p.m. to 7:30 p.m. at the Arcadia Branch. To RSVP, please call (626) 445-0950 x4000.

*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 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

Rates Are Still Low!

Take Advantage of Low Rates for Purchase or Refinance

Are you a first time homebuyer? Is your current ARM loan resetting to a higher rate? Maybe you would just like to refinance your existing mortgage?



Whether you are planning to buy a home or refinance the one you have now, Foothill Federal Credit Union can help you. With the rates still at an all time low, this may be the time to purchase your first home or switch from an adjustable-rate to a fixed-rate loan and lock in greater stability for years to come.

Let our friendly and experienced professionals guide you through the sometimes complex home loan process and help you find the solution that best meets your specific needs.

Take advantage of our expertise, and low rates, so you can truly enjoy the rewards of home ownership. Call Bernardo Sotelo at (626) 445-0950 x6237 to schedule an appointment or to discuss your specific needs.

Accelerate Your Savings

With Affordable Financing on Your Vehicle

If you're in the market for a new vehicle, now is a great time to buy. This is the time of year when dealers begin clearing out their inventory for the new model year, plus interest rates are at historical lows, making your new set of wheels more affordable than ever! Plus, for a limited time, members **receive a FREE Car Kit** with every vehicle financed at FFCU!

Apply online at www.foothillcu.org, call (626) 445-0950, or visit any Foothill Federal Credit Union branch office to apply in person.



Rate Watcher

MyChoice
Checking

3.25%
APY*

Summertime
Savings

4.25%
APY*

MasterCard®
Credit Card

As low as
9.90%
APR**

Auto
Loans

As low as
4.99%
APR**

For a complete list of current rates, please visit our web site at www.foothillcu.org.

*APY = Annual Percentage Yield. Rates effective as of August 1, 2009. Rates may change at any time without prior notice. Some restrictions may apply. Contact the credit union for details.

**APR = Annual Percentage Rate. Rates effective as of August 1, 2009. All loans subject to credit approval. Rates subject to change without notice. Contact the credit union for details.

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

Holiday Closing



Labor Day

Monday, September 7, 2009



EXCEEDING EXPECTATIONS

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

