



A publication for the members of La Loma Federal Credit Union

Join Us at Our Annual Meeting and Help Celebrate Our 50th Anniversary!

Tuesday, April 19, 2005

Reception at 6:00pm - Meeting at 7:00pm

Wong Lee International Conference Center Loma Linda University

Located in the Coleman Pavilion Building
north of the Loma Linda Medical Center

Each year, the members of La Loma Federal Credit Union have the opportunity to come together and participate in that democratic credit union tradition we call the Annual Meeting. This year is very special for the Credit Union; it is our 50th Anniversary! The Credit Union will be hosting a reception, and the meeting will follow. You'll learn the financial status of your Credit Union, review the events of the past year, and find out what is planned for the Credit Union's future.

Since this marks our 50th year of serving our member-owners, the Credit Union will have special speakers and great door prizes at this year's Annual Meeting. Please plan to attend the Annual Meeting for an evening of celebration.

Remember to bring the ticket enclosed with this month's statement for the door prize drawing at the 50th Anniversary Annual Meeting. You must be present to win. We look forward to seeing you.

Tips on Buying a New or Used Vehicle

- Focus on more than the monthly payment of the new or used vehicle. The total amount you owe depends on the final price, the *APR and the length of the loan.
- Check reference sources that will give you useful information on new cars. Check out www.llfcu.org and click on **Car Buying Resources** for information on new and used vehicles.
- Check reference sources that will give you an idea of the value of your trade-in. Check out www.llfcu.org and click on **Points of Interest** to check out the value of your trade-in.
- If a service contract is offered, read it carefully to determine the differences between the manufacturer's warranty and the service contract.
- Don't wait until your old car is on its last legs. It takes two months to adequately shop for a new or used vehicle.
- Know your credit score. Your credit score is the element that is directly controlling your interest rate. *APR= Annual Percentage Rate

\$300
discount coupon
Receive
\$300 OFF YOUR HOME LOAN
when you close your loan with us.

Submit Coupon at time of application. This coupon is non-transferable. Offer expires 6/30. One discount per loan. Discount applied to CUP administration fee for CUP First Trust Direct Mortgage Loan only - originated, processed, doc and funded at CUP and applied as a credit at time of closing. All programs are subject to change. Certain restrictions apply. Not redeemable for cash. Licensed by the Dept of Corporations under the Residential Mortgage Lending Act.

**TAKE THE HEADACHE OUT OF
HOW YOU'RE GOING TO PAY YOUR TAXES –
APPLY FOR A
LLFCU TAX LOAN TODAY.**

The process is simple, fill out a loan application and see one of our friendly Loan Officers or visit us online at www.llfcu.org.

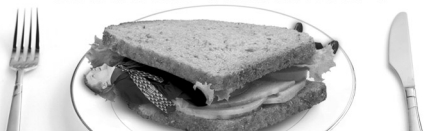
- 12 months to pay
- 12% APR*
- A minimum of \$500

If you were to get a loan for \$2000 at 12% APR then your payment would be \$181.11.

*APR=Annual Percentage Rate. Rates are subject to change.

Are you part of the

"Sandwich Generation"?



You are...

If you feel squeezed between aging parents, your children, spouse and career!!!

Find out how to relieve some of the pressure

Learn what YOU need to know about:

- « Caring for aging parents – healthcare, long-term care, assistance options, estate planning
- « Raising responsible children – teach them how to fish
- « Preparing for your own retirement – taking care of yourself makes it easier to care for others

Most of us don't:

- « Save enough
- « Invest what we save
- « Diversify what we invest

Learn how to be a Doer!

Wednesday, April 20 - 6:30 p.m.
KWB Wealth Managers Group
1782 Orange Tree Lane, Redlands

For reservations and directions to meeting locations, call KWB Wealth Managers Group, (909) 307-8220 or (800) 478-8934.

Program Presenter:



Program Sponsor:

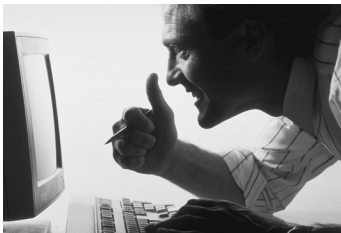


KWB Wealth Managers Group, 1782 Orange Tree Lane Redlands, CA 92374
Securities sold through Lincoln/Prudential Member NASD/SIPC

The investment services and products provided by KWB Wealth Managers Group (KWB) are offered through Lincoln/Prudential (LP), Member NASD/SIPC. KWB Wealth Management Consultants are Registered Representatives with LP. KWB provides insurance and financial presentations. Products are not NCUA insured, are not credit union guaranteed and may lose value. Neither La Loma Federal Credit Union (LLFCU) nor its affiliates shall be responsible for or assume any liability for any information or materials received from persons other than employees of LLFCU or its affiliates. LLFCU and/or its affiliates do not necessarily endorse information or materials from persons other than such employees. LLFCU is not affiliated with LP.

The Benefits of Online Banking:

Ever been at home on the weekend and wondered what your balance is or what checks have cleared your account? Well, with online banking you have access to your account information 24 hours a day - 7 days a week. La Loma Federal Credit Union has now added some new features to our online banking product:



• **Notifications** You can setup notifications at share or loan levels, to receive an email notice when a Balance is less than or greater than an amount you want to track. Example: Say you want to be notified if your balance falls below \$200, then you could set up the Notification and you would receive an email if your balance ever goes below the \$200.

• **Scheduled Transfers** You can have money transferred from share or checking accounts to make loan payments or deposits to other share accounts on a routine basis. Scheduled transfers will have a time stamp around 11am each business day.

To sign up for online banking just stop by either office and we will be glad to set you up. Online banking is free to all members.

Holiday Closing

The credit union offices will be closed in observance of Memorial Day, May 31st.



BRANCHES:

LOMA LINDA

11131 Anderson Street
Loma Linda, CA 92354
Tel: 909-796-0206
800 279-4234 Toll Free
Fax: 909-799-6858

LA SIERRA

11498 Pierce Street, Suite D
Riverside, CA 92505
Tel: 909-796-0206, ext. 831
800 279-4234 Toll Free

HOURS:

Monday: 9:00am to 5:00pm
Tuesday – Thursday: 9:00am to 4:30pm
Friday: 9:30am to 3:00pm

24-HOUR LOAN LINE:

888-822-1984

EXPRESS TELLER:

Local calls: 909-796-2558
Non-local calls: 888-2LA-LOMA
(252-5662)

ATM LOCATIONS:

Loma Linda Branch – Anderson Street
Riverside Branch – Pierce Street
Drayson Center – Loma Linda University
Dental School – Loma Linda University

www.llfcu.org

