



**TIME TO  
BUY A NEW  
VEHICLE?**  
See your Credit Union  
for great low-rate  
financing deals!

## Best Rates On Vehicle Loans

If you're in the market for a new or newer used vehicle, please stop by or call your credit union to talk about financing. We've got the best rates on a variety of loan programs designed to fit your needs and budget. Finance up to 100% of the full purchase price, including tax, license, and any service contracts. Loans for new automobiles can be financed for up to 7 years at a fixed interest rate.

We urge you to see your credit union first for financing BEFORE you visit

the dealer. With your financing in place, you can bargain from a position of authority and get your best deal by applying all dealer and factory incentives directly to the purchase price of the vehicle.

## Credit Union Share Certificates Are More "INTEREST"-ING

Are you looking for a little better rate of return on your savings? You might consider a credit union share certificate. With a share certificate, you agree to lock in your savings balance for a pre-determined length of time, versus having "on-demand" access with regular savings. That allows your credit union to commit those funds for lending purposes to other members. In exchange for that agreement, you get a higher rate of interest.

One of the best ways to invest in share certificates is to use a technique called "laddering." It works this way: Say you have \$5,000 to save. Use \$1,000 to buy a one-year certificate; \$1,000 for two years; \$1,000 for three years; \$1,000 for four years; and \$1,000 for five. When the one-year certificate matures, use the \$1,000 to buy a five-year certificate. Do the same when the two-year certificate matures, and so on. By five years, all your certificates will be for five years, giving you highest rate of interest. But instead of having all your money committed for five years, you will have access of one-fifth of your money every year in case you need it. And the best part is your funds are fully insured (up to \$100,000) by the National Credit Union Administration, the agency that insures most credit unions and is backed by the faith and full credit of the federal government.



## Visa Gift Cards

Over-whelmed with having to buy the perfect

gift for Weddings, Graduations, or just because? La Loma Federal Credit Union offers Visa Gift Cards to our members. With the Visa Gift Card you can load with as little as \$25 up to \$500. The Visa Gift Card will be accepted anywhere you see the Visa logo. For more information contact us at 909-796-0206.



**MOTORCYCLE  
LOANS**  
Available at the Credit Union

If you've been thinking about purchasing a motorcycle, La Loma Federal Credit Union has a variety of loan programs to fit every need and budget. So if you're ready to hit the open road, we'll help you buy the bike of your dreams at rates that are easy on your wallet.

## Members Financial Services Resource Center

Looking for more investment options? Wondering what is the best way to invest for your future? Or maybe you need help determining what your financial goals should be. You can get help from our Members Financial Service Resource Center available online through our website at [www.llfcu.org](http://www.llfcu.org). Our resource center has valuable tools and information to answer your questions and help you make the right investments that are tailored to your needs. There are calculators to help you estimate how much to save for retirement and/or how much life insurance you need. There are financial education articles to provide information for your financial well-being. There is even current Stock Market information and the ability to establish your own trading account with CUNA Brokerage Services, a trusted credit union affiliate.

There is a complete array of investment products and insurance products available to you online. Please take a few minutes and discover this valuable resource for yourself. On our home page, just click the link to Connect with our Members Financial Services/Resource Center.

## Plan Ahead with the Tax Club!

You can save for your tax needs each year with a La Loma FCU Tax Club. Make savings easy with regular contributions throughout the year to your Tax Club Account. Automatic payroll deduction is available. Our current Tax Club Account has a special rate\* beginning:

April 1, 2008 – March 31, 2009

If necessary, you may withdraw funds before maturity one time without a premature withdrawal fee. Subsequent withdrawals prior to maturity may incur a fee\*.

\*Please refer to credit union rate and fee schedules.



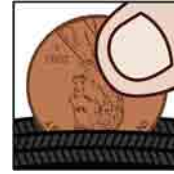
*For Current Interest and Dividend Rates call or go to [www.llfcu.org](http://www.llfcu.org)*



### Credit Union Info A Few Clicks Away

If you have a question about the credit union or any of our products and services, chances are, you'll find the answer is just a few clicks away. Visit our website to learn about all of the ways we can help you manage your money and reach your financial goals - from

checking accounts to share savings and share certificates to loans for almost any reason. Find the latest rates and terms and discover our special offers there as well. Need to know office hours? Or where to find the closest ATM? Just stroll on over any time, day or night: We are always open on the web. And come as you are, even in your fuzzy slippers. So stop by our website soon and find out what we can do for you.



**Try The Penny Test** Do you know when it's time to replace the worn tires on your car? A penny is an excellent tool to

determine how worn your tires are. Take a penny, turning Abraham Lincoln upside down, and put it into the tread groove that appears the lowest on the tire. If you can see the top of Abe's head, you're ready for a new tire.

**Holiday Closings**

**MEMORIAL DAY**  
Monday, May 26, 2008



#### BRANCHES:

##### LOMA LINDA

11131 Anderson Street  
Loma Linda, CA 92354  
Tel: 909-796-0206  
888-2LA-LOMA Toll Free  
(252-5662)

Fax: 909-796-2233

##### LA SIERRA

11498 Pierce Street, Suite D  
Riverside, CA 92505  
Tel: 909-796-0206, ext 831  
888-2LA-LOMA, ext. 831 Toll Free  
(252-5662)

#### 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: 909-796-0206  
Non-local calls: 888-2LA-LOMA  
(252-5662)

#### ATM LOCATIONS:

Loma Linda Branch - Anderson Street  
La Sierra Branch - Pierce Street  
Loma Linda Market - Anderson Street  
Dental School - Loma Linda University

[www.llfcu.org](http://www.llfcu.org)

