

La Loma's now offering a Money Market Account

La Loma Federal Credit Union is proud to offer to you a Money Market account. Now you can let your money work for you in our tiered rate Money Market Account. This is a versatile savings account that allows limited check access.

- Minimum opening balance of \$2500
- No minimum balance is required to maintain your Money Market Account
- Dividends paid on balances of \$2500 or more
(see our rate schedule for different rate tiers)
- No monthly service charge
- 3 check clearings per month
- Limit of 6 combined withdrawals per month
- Free eStatements
- Free online banking
- Unlimited deposits

For more information visit our website at www.llfcu.org or call us at **909-796-0206**. We look forward to hearing from you.

What is Regulation D?

Have you ever had a transaction from your savings account rejected because of "Reg D"?

"Reg D" is a federal regulation that restricts certain withdrawals and transfers from savings accounts. You are permitted up to 6 total savings withdrawal or transfer transactions per calendar month, not including loan payments, ATM withdrawals, or in-branch cash withdrawals. No more than 3 of the 6 transactions may be made by a check or check card payable to third parties.

The following types of accounts are affected by Regulation D:

- Savings Accounts
- Club Accounts
- Certificate Accounts
- Money Market Account

Regulation D does not apply to checking accounts. So plan ahead and make one or two large transfers to your checking account instead of several small ones. Remember, you can make unlimited transfers or cash withdrawals at the ATM or in the branch.



Need help paying your taxes?

La Loma Federal Credit Union offers a Tax Loan for your tax needs. Take the headache out of how you're going to pay your taxes. You can apply for a LLFCU Tax Loan starting February 1 until April 30, 2007. 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.

Terms for the Tax Loan are

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

If you get a loan for \$2000 at 12% APR*, then your payment would be \$178.29.

*APR=Annual Percentage Rate, rate subject to change, upon approved credit.



SPECIAL RATE

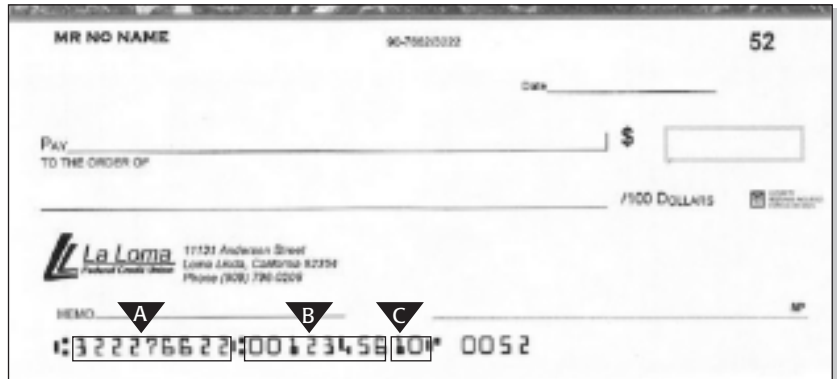
La Loma has a special rate on one-year Share Certificates during January 2007. Call or go online for this and other certificate rates.



Have your IRS refund check direct deposited to your account!

Are you still waiting for your refund check in the mail? There's an easier way, and quicker, too. Try IRS Direct with your credit union. With IRS Direct, your IRS tax refund can be directly deposited into your credit union account up to three weeks earlier than if it is mailed.

IRS Direct works with La Loma FCU to deposit your tax refund so that you don't have to wait for it in the mail, and since there's no check, there's no chance of it getting lost. To take advantage of this service, simply include the following on your IRS 1040 form in the section labeled "Refund:"



Credit Union routing number (A): 322276622

Account Number: for savings, use member number only (B). For checking use member number and account ID as it appears on the bottom of your check (B+C). See example.

Use IRS Direct this year. It's easy, fast and convenient! Have any questions? Please call the credit union at **(909)796-0206**.



Enhanced Security for Online Banking Users!

Have you signed up for Online Banking Enhanced Security?

Last October La Loma began offering an added security feature for our Online Banking users to help protect against fraud and identity theft. The new feature requires that in addition to your password, our system must either recognize the computer you are using or else you must correctly answer a challenge question.

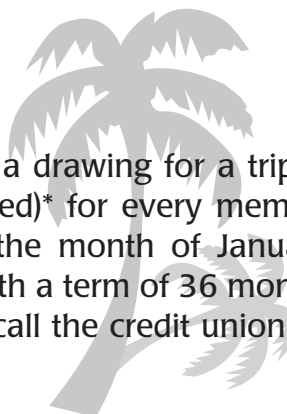
To protect consumers from fraud and identity theft federal agencies require that all Online Banking providers use Multifactor Authentication (MFA) by January 1, 2007. Beginning January 2007, La Loma Online Banking users will be required to sign up for the Enhanced Security feature if they have not already done so.

Signing up is easy! Just follow the prompts when you login to Online Banking. You will be able to identify the computer(s) you use to access Online Banking, and you will create a security question and answer that will be used when you are not on a computer you have previously identified. You can still access your account anywhere, anytime!

How does Hawaii sound?

La Loma Federal Credit Union will have a drawing for a trip to Hawaii for two (airfare and hotel included)* for every member who takes out a Vehicle Loan during the month of January. Loans must be a minimum of \$10,000 with a term of 36 months or longer. If we've caught your interest, call the credit union for more information.

*Taxes are not included. Restrictions apply. Ask for details.



Holiday Closing

Jan. 15th Martin Luther King Jr.

Feb. 19th Presidents Day



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: 909-796-2558
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.lfcbu.org

