



La Loma FCU is proud to provide our members with a new resource for IRA Retirement Planning. **IRA Center™** is the latest, and quite possibly the easiest, way to connect with a full network of IRA and retirement planning solutions.

You gain 24/7 access to easy to

understand educational articles, online planning tools and calculators, investment options and forms you can easily and accurately complete right from the safety and privacy of your home. You'll find it all in the **IRA Center™** on our website at [www.llfcu.org](http://www.llfcu.org).



### Too Many Holiday Expenses This Year?

With the holidays just past, your credit union realizes that many of our members may be "caught short" of funds. If your expenses have left you a little "short", your credit union can help with a Holiday Loan. Take advantage of our special Holiday Loan through January 31, 2008.

Borrow \$800 at 10% APR\* for 10 months

Or Borrow \$1200 at 12% APR\* for 12 months

\*APR=Annual Percentage Rate. Rates and Terms may be subject to change. Subject to credit approval.

### Goodbye to Travelers Cheques

Because of the decreasing use and acceptance of Travelers Cheques worldwide, La Loma FCU is no longer offering Travelers Cheques for sale after December 31, 2007. While your La Loma FCU VISA Debit Card and VISA Credit Card are a good alternatives to Travelers Cheques, we are currently exploring other alternatives to provide safe, economical, and easy access to your cash when you travel. Please watch for coming news in our newsletter or on our website at [www.llfcu.org](http://www.llfcu.org).



### Invite Your Family To Become A Member Of Ours

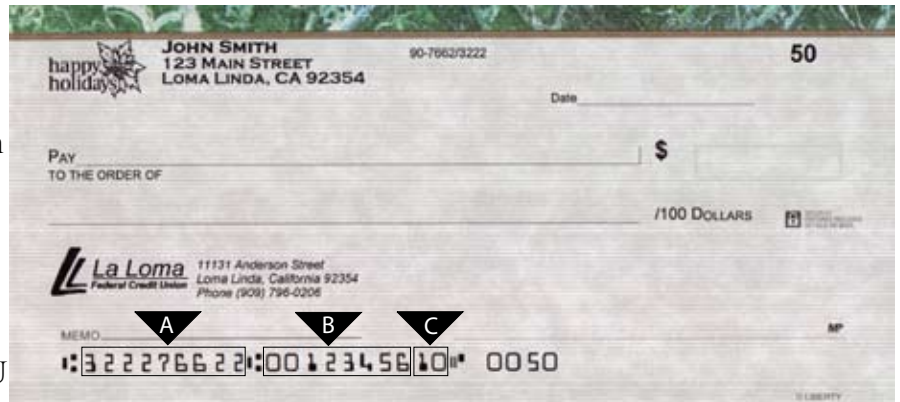
Here's a chance to do yourself and your family members a favor: Invite them to join the credit union. Because you're a member of the credit union, immediate members of your family are eligible to join. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger - enabling us to continue to offer great rates and quality member service. You'll be doing them a favor because they'll be able to enjoy all the benefits of belonging. So invite your family to become a member of our family. Or give a membership in the credit union as a gift. It's one that won't be returned or end up in a box in the basement. To find out how to introduce the credit union to your family, call on us today.

*Thanks*  
For being a member  
of the Credit Union!

## 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:" The 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.



**Direct  
Deposit**  
Available at your Credit Union!

### Direct Deposit Considered Safest

In a recent Treasury poll, one in four respondents, including payment beneficiaries, said they still receive their salary or other payments by paper check.

Those receiving checks instead of direct deposit are more likely to face unexpected delays in obtaining their money, according to the Treasury, which reminds that nine out of 10 problems with Social Security payments are connected with paper checks not direct deposit.

Direct deposit is an effective way to safeguard your finances. Receiving paper checks by mail presents a much greater risk of loss, theft, and identity theft.

The U.S. Department of the Treasury and the Federal Reserve Banks are sponsoring Go Direct, a campaign to motivate people who receive federal benefit checks to use direct deposit. For more information on how to sign up go to [www.GoDirect.org](http://www.GoDirect.org).

La Loma FCU can also assist you to sign up for Direct Deposit from non-federal employers. Visit us or call us at (909) 796-0206.

### La Loma FCU's future building.



See us grow at [www.llfcu.org](http://www.llfcu.org).

### Holiday Closing

Jan. 21 • Martin Luther King Jr.

Feb. 18 • 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: 909-796-0206

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)

