

Newsletter for the members of La Loma Federal Credit Union

December 31, 2008

Quick and Easy Loans by Phone

Did you know you can apply for a low interest vehicle loan with La Loma FCU at any time, day or night? Take advantage of our "Loan by Phone" service. Simply call our toll free number 888-822-1984 for fast friendly service. Make shopping for that new or used car or truck easy with a pre-approved loan from La Loma FCU.



RV Repos For Sale

Due to recent economic hardships La Loma FCU currently has several repossessed RVs available. Anyone who is interested please call or come by the credit union for details.



Make Saving Easy

Saving money can be hard to do. Your credit union can help you make it easier with Direct Deposit. With direct deposit your paycheck is automatically deposited into your credit union account(s) - share savings, share draft/checking, and/or an IRA account.

Direct deposit allows you to earn dividends on your funds immediately. If you're not working on payday, your paycheck still arrives at the credit union on the day you are paid. Direct deposit also saves time - no more waiting in line over your lunch break to deposit your paycheck. To learn more, talk with a member service representative at your credit union today.

Night Depository At Your Credit Union



**NIGHT
DEPOSITORY**
Available at
the Credit Union

Wanted: Members

Do your friends and family a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join, you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you. So do your part and pass the word. Let your friends and family in on one of the best ways to achieve financial security - membership in the credit union. For details on membership eligibility, contact the credit union or visit our Web site.

Make the Credit Union a
FAMILY AFFAIR!



Online Financial Services Resource Center

You are just one click away from the latest market condition reports, personal finance articles and investment accounts on our on-line Members Financial Services Resource Center. You will find information and calculators to help make IRA investment decisions. You can even customize and purchase all types of insurance plans at discounted rates. Complete all these transactions and more. Visit www.llfu.org and check out our on-line Members Center. (Just go to the "Resource Center" Icon located on the left side of the La Loma Federal Credit Union home page and click to begin.)

For your convenience, your credit union has a night depository, located beside the drive up ATM, to accept your cash and checks, offering a safe place to store your deposits after normal business hours. Envelopes are available at the depository to keep your deposit items together. Be sure to write your deposit account number on all checks you are depositing, especially if you have multiple items. Pick up occurs daily and deposits made prior to 3:00 pm will be processed on the same business day.



Seven Easy Saving Tips

Saving doesn't have to be hard - every little bit adds up. Here are seven easy saving tips to help put more money back in your wallet:

1. Bring snacks from home instead of paying for them in vending machines.
2. Pack your lunch. It will cost way less than eating out.
3. Bring your own home brewed coffee or tea. This will save you time and money.
4. Go shopping with a list in hand and have a set amount you plan to spend.
5. When shopping online, look for merchants who offer free shipping.
6. Save on fuel costs. Have your motor oil changed on time and remember to get your air filter and tire pressure checked.
7. Buy meats on sale or in large family packs. Then repackage your meats for freezing based on how much you use for each meal.

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?

Too Many Holiday Expenses This Year?

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, 2009.

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

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

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

Holiday Closings



January 19, 2009 Martin Luther
King Jr. Day

Loma Linda Main Branch Hours

Monday 9-6
Tuesday-Thursday 9-4:30
Friday 9-4

La Sierra Branch Hours

Monday 9-5
Tuesday-Thursday 9-4:30
Friday 9:30-3

We now have an ATM located in the
Drayson Center at 25040 Stewart St. in
Loma Linda



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

