

Newsletter for the members of La Loma Federal Credit Union

February 29, 2008

## Home Equity Loans At Your CU

Are you tired of that old kitchen? Do you need extra room for a growing family? How about a swimming pool to cool off during the upcoming summer? Whatever your needs or dreams, adding value to your home is one

of the smartest ways to spend your money. Not only are you improving your quality of life, but making an investment that will pay you a nice return when it comes time to sell your home.

Whether your project is large or small, your credit union has the right loan for the job. If your family has plans for a vacation, wedding, educational needs, or has several goals in mind stretched over a length of time, per-

haps our open-end Home Equity Line Of Credit (HELOC) is the answer. With a HELOC loan, you can draw on your credit as you need it. Once the funds are replenished, they are again available to you.

And here's a bonus: In many instances, the interest you pay on a home equity loan is tax-deductible. (Consult with a qualified tax expert on whether interest on a home equity loan is tax deductible in your specific situation.) That means the "net cost" of your loan is even lower. If you're looking to "feather your nest," whether a little or a lot, call or stop by your credit union today, and we'll help turn your plans into reality.



**Protect your credit rating!**  
Get your free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)

### Get Your Free Annual Credit Report

Your credit union urges its members to check their credit report once a

year to make sure it is accurate and to ensure there are no signs of someone else stealing your identity. Thanks to federal legislation, consumers are entitled to a free credit report annually to check for errors and possible fraud. The nation's three largest credit bureaus, Equifax, Experian, and TransUnion, have made it easy for you to check your credit report at no cost. You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail are usually processed within 15 days of receiving your request. To request your credit report online, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). For phone service, call 1-877-322-8228. And to receive your report through the mail, send an official request form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The request form is available online at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.



**It's that time again... IRA Time!**

Want an easy way to grow your retirement savings? Try

our Traditional or Roth 1-Year **Add-On IRA Certificates**. These accounts allow members to make multiple deposits (up to the maximum annual amount permitted by law) throughout the term of the certificate.

La Loma offers a variety of Traditional or Roth IRA Savings and Certificate accounts. Call us to discuss your particular needs at 909-796-0206. We look forward to hearing from you.

# FYI

Leap Day, Feb. 29

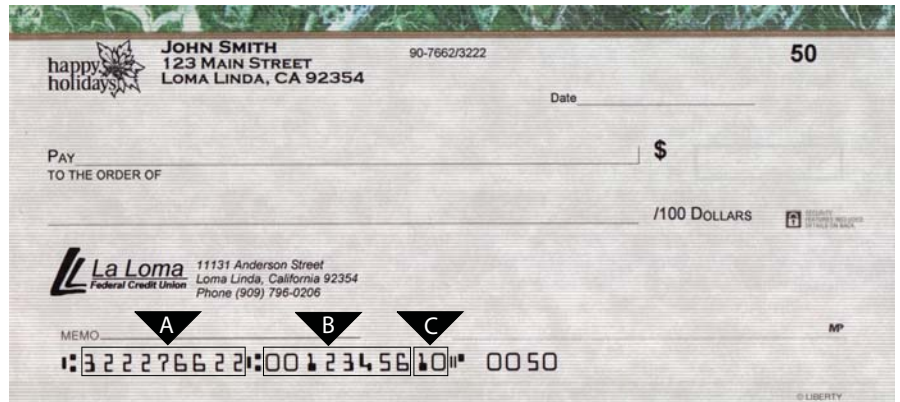
There is roughly a 1 in 1,500 chance of being born on leap day.

In the United States, 200,000 people have a Feb. 29th birthday; worldwide, there are 4.1 million who have that distinction.



## Have your IRS refund check direct deposited to your account!

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. 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). Have any questions? Please call the credit union at (909)796-0206.



**1040 U.S. Individual Income Tax Return**

**TAKE THE HEADACHE OUT OF HOW YOU'RE GOING TO PAY YOUR TAXES.**

**APPLY FOR A LLFCU TAX LOAN TODAY.**

**Expires April 30, 2008**

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

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

If you were to get a loan for \$2000 at 12% APR then your payment would be about \$177.70.

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



### BRANCHES:

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

**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)



### Regular Share Certificate Rates (subject to change)

Amount		3 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
\$1,000 to \$5,000	Rate	1.80%	1.98%	1.87%			
	APY	1.80%	2.00%	1.90%			
\$5,000 to \$10,000	Rate	2.00%	2.18%	2.06%	1.96%	1.93%	1.91%
	APY	2.00%	2.20%	2.10%	2.00%	2.00%	2.00%
\$10,000 to \$50,000	Rate	2.40%	2.77%	2.54%	2.42%	2.39%	2.36%
	APY	2.40%	2.80%	2.60%	2.50%	2.50%	2.50%
\$50,000 & greater	Rate	2.40%	2.77%	2.54%	2.42%	2.39%	2.36%
	APY	2.40%	2.80%	2.60%	2.50%	2.50%	2.50%

\*APY = Annual Percentage Yield

### Traditional or Roth IRA Share Certificate Rates (subject to change)

Amount		3 mos.	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.
\$500 Add-on	Rate		1.98%				
	APY		2.00%				
\$1,000 or greater	Rate		2.86%	2.63%	2.51%	2.48%	2.45%
	APY		2.90%	2.70%	2.60%	2.60%	2.60%

\*APY = Annual Percentage Yield