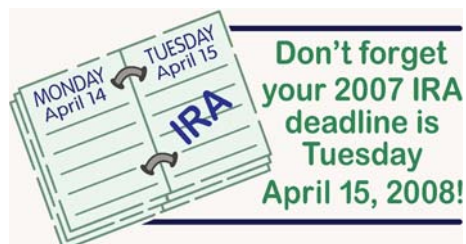


Still Time For A 2007 IRA



It's no secret: The U.S. federal government itself admits that Social Security - in its present form - will replace only about 40 percent of pre-retirement income for the average wage earner. So unless you're prepared to live on less than half of what

you're presently making, you need to figure out how to supplement that income.

One of the best ways to save for your retirement is with an Individual Retirement Account (IRA). An IRA is a personal savings plan that allows you to contribute up to \$4,000 a year. (If you are age 50 or over, you can contribute up to \$5,000.) Your retirement savings grow faster because interest earned on an IRA is tax-deferred. You don't pay tax on the money until you begin to withdraw it at normal retirement age. And depending on your income, and whether you participate in a pension plan with your employer, you may qualify for a tax deduction on all or a portion of your IRA contributions. (Consult with a qualified tax expert on whether your IRA contributions are tax-deductible or not.)

With compound interest working in your favor, the sooner you open an IRA with your credit union, the more money you'll have for your golden years. And here's more good news, you have until April 15 to open an IRA for tax year 2007. La Loma FCU offers savings and certificate accounts for both Traditional and Roth IRAs. For even more investment options go to our **IRA Center™** at <http://www.llfuc.org>.



Need help paying your taxes?

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, 2008. The process is simple, fill out a loan application and see one of our friendly Loan Officers or visit us online at <http://www.llfuc.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 \$177.70.

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

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	3.35%	3.64%	3.93%			
	APY	3.40%	3.70%	4.00%			
\$5,000 to \$10,000	Rate	3.54%	3.83%	4.12%	3.93%	3.64%	3.49%
	APY	3.60%	3.90%	4.20%	4.00%	3.70%	3.55%
\$10,000 to \$50,000	Rate	3.93%	4.51%	4.51%	4.41%	4.22%	4.22%
	APY	4.00%	4.60%	4.60%	4.50%	4.30%	4.30%
\$50,000 & greater	Rate	3.93%	4.51%	4.51%	4.41%	4.22%	4.22%
	APY	4.00%	4.60%	4.60%	4.50%	4.30%	4.30%

*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		3.64%				
	APY		3.70%				
\$1,000 or greater	Rate		4.70%	4.70%	4.60%	4.41%	4.41%
	APY		4.80%	4.80%	4.70%	4.50%	4.50%

*APY = Annual Percentage Yield

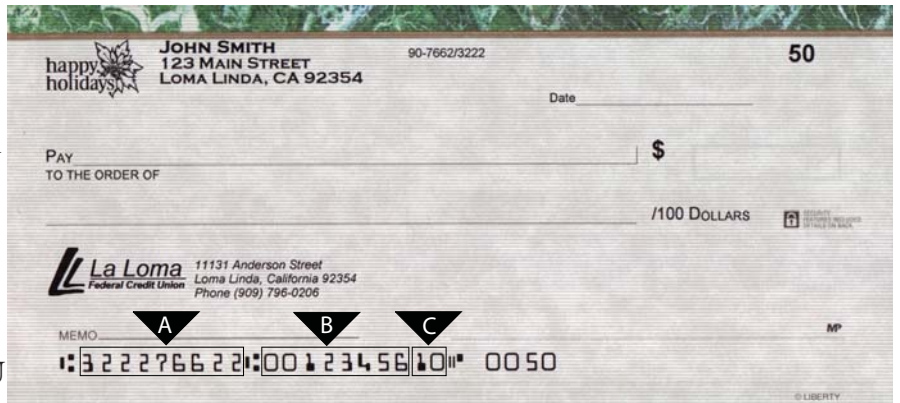
the LAST Word

* At age 6, children know all the questions. At age 18, they know all the answers.

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.



LLFCU members in the market for convenient, surcharge-free account access can now find CO-OP Network ATMs in approximately 5,500 7-Eleven stores across the United States! ATMs have become the most convenient way for our credit union members to receive cash whenever and wherever they want. Members can use their LLFCU VISA Debit Card or LLFCU ATM card surcharge-free at over 25,000 CO-OP Network ATMS, including 6,000 deposit-taking locations throughout the United States and Canada.

LLFCU members have additional access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus, but CO-OP Network ATMs save you from having to pay surcharges to other ATM owners. To find a CO-OP ATM location near you go to our website at www.llfcu.org and click on the CO-OP logo at the bottom of our home page.

Is Your Debit/ATM Card at Risk?

In spite of the millions of ATM transactions that take place every day, only .05% of all funds processed are fraudulent. And, despite various news stories about large-scale debit card fraud in recent months, actual losses from these activities were even less than those from ATM transactions. ATM and debit card security doesn't happen by accident. LLFCU works around the clock with CO-OP Financial Services to combat debit and ATM card fraud, using cutting edge systems to detect suspicious transactions and thwart scammers- all in ways that the average user never detects so that our members can use their cards with confidence.

La Loma FCU's future building.



See us grow at www.llfcu.org.

Holiday Closing 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

