

LLFCU Groundbreaking April 25, 2007



Pictured from left to right: William Warner, Board of Directors; Elizabeth White, HBE Construction; Ronald Buchanan, Board of Directors; Robert Loder, Board Chairman; Todd Murdoch, CU President; Arthur Walls, Board Treasurer; Ronald Secor, Board Vice Chairman;

Annual Meeting Update

This year's annual meeting was a great success. The President and Chairman of the Board opened the meeting with their reports on Credit Union growth and where the Credit Union is headed in the upcoming year. The big news at this year's annual meeting was the Credit Union has broken ground for our new main office. The President stated we should be in the new facilities by Summer 2008.

Attention SDA Church Members

Just a reminder, the Credit Union has expanded our field of membership to include the Church Members of the Seventh Day Adventist Church (Southeastern California Conference).

The process of joining La Loma FCU is easy. When you come to the Credit Union all you need to tell us is what church in the Southeastern California Conference you are a member of and provide personal ID, such as a driver's license. Any of your family members may join as well. We look forward to serving each of you.

La Loma's VISA Platinum Card

La Loma FCU is always looking for ways to improve our member-owners' financial well-being. We are proud to offer to our membership a Platinum VISA Card at a low rate of 8.90% APR*, also with higher spending limits.

To apply for Platinum VISA Card you may stop by one of our locations and fill out an application, or if you already have our VISA Classic Card and would like to upgrade to a Platinum Card you can contact us at **909-796-0206** and ask to speak with a loan officer.

To report a Lost or Stolen La Loma FCU Credit Card, please call **909-796-0206** and listen for the prompts.

*APR=Annual Percentage Rate, rates are subject to change without notice, upon approved credit.

Great places to go?
Not enough money?

We've got
Vacation Loans

as low as **9.9%** APR*

*APR = annual percentage rate. Borrow up to \$7000 max. for up to 60 months. Rates subject to change without notice. Upon approved credit.



Direct deposit – the safer, easier choice

If you could make life safer and easier for yourself or a loved one with just one phone call, wouldn't you?

Switching to direct deposit is a small but important way that people who get Social Security, Supplemental Security Income (SSI) or payroll checks can improve their lives. And it just takes a few minutes to sign up.

La Loma Federal Credit Union is proud to partner with Go Direct – a campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks to inform people who receive checks about the advantages of direct deposit and help them sign up for it.

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Summer Gas Savers Tips:



With gasoline prices continuing to rise, nothing is more important than learning how to make your gas last longer and how to find the lowest prices. Here are some handy tips that might help take some of the sting out of your next visit to the pump.

- **Buy gas from busy stations** -- Gas station pumps that are refilled regularly are more likely to have fuel that is fresh. Fresh gas has more power than gas that has been sitting in a station's pump.
- **Avoid gas stations near freeways** -- Research shows that prices are often higher there. Head into town.
- **Fill up at night** -- Believe it or not, pumps deliver more gas when temperatures are lower.
- **Fill up on weekdays** -- Prices usually rise on the weekend, so the best times to buy gas are typically Tuesday afternoons or Wednesday mornings.
- **Park in the shade** -- This will minimize fuel evaporation as well as help keep your car cool in the summer.
- **Avoid running on empty** -- When your car is on empty you're actually using more gas because your vehicle is running less efficiently. Fill your gas tank when you have half a tank or a little less.
- **Avoid sudden stops and starts** -- Erratic acceleration and braking can waste up to 50 cents a gallon.

Do you have a Club Account with La Loma?

You can save for special needs like school expenses, vacations, taxes, Christmas or other purposes by making contributions throughout the year to a Club Account of your choosing. You can even name the account whatever you like, for example, "Back to School" or "Summer 2007 Vacation".

Our Club Accounts have special rates and one-year terms beginning four times per year:

<i>Opening Date</i>	<i>Maturity Date</i>
April 1–May 31	April 1
June 1–July 31	June 1
August 1–September 30	August 1
November 1–December 31	November 1

If necessary, you may withdraw funds before maturity one time without penalty. Subsequent withdrawals prior to maturity may incur a premature withdrawal fee.*

**Please refer to credit union fee schedule.*

Direct deposit – the safer, easier choice (continued from page 1)

With direct deposit, you'll have:

- The **safest** method of depositing your payroll check
- An easier, more convenient way to access your money
- Control over your money and your time

Plus, **signing up is quick and easy** – for Social Security and SSI call **800-333-1795** or sign up online at **www.GoDirect.org**. For all other payrolls, speak with your payroll department or call La Loma FCU at **909-796-0206** to get started with direct deposit.

Direct deposit eliminates the risk of lost or stolen checks, and helps protect against fraud and identity theft. Furthermore, direct deposit provides people with immediate access to their money from virtually everywhere, which can be vitally important in the case of a natural disaster or a major life change.

If you receive Social Security or payroll checks, we urge you to look into switching to the safest, easiest option – **direct deposit** – today!

Holiday Closing

JULY 4

Independence Day

SEPTEMBER 3

Labor 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.llfcu.org

