



The New Building Is Almost Done! Our new main branch is almost ready. We are looking forward to completion in July. Then comes the difficult task of moving. We anticipate it will take about three days. What

this means for our members is that our main branch will be closed midweek, but our La Sierra office will remain open as usual, and you will still be able to access your accounts via ATM and/or Online Banking. ATM access will be continuous, but there will be a few hours during one night that the Online Banking will be inaccessible while we transfer our system to the new building. As soon as we have definite dates we will advise you of the days our main branch will be closed and what night the Online Banking may be unavailable. Please watch our website at www.llfcu.org for information and for details of the upcoming move. We are excited for everyone to see our new site located off Barton Road in Loma Linda between Mountain View Ave. and California St.

SHARE DRAFTS

Try checking the CU way!
Are you tired of being nickel and dimed by your bank checking account? Why not move your checking to La Loma Federal Credit Union and discover all the great benefits we have to offer. Our Share Draft accounts are the best deal in town. No per-check charges and no debit card fees. We offer free bill pay and the convenience of e-statements. Call or stop by La Loma Federal Credit Union today and find out which checking account best fits your needs. *Active users pay two or more bills per month.

Vacation Values

Ah, Summer! Vacation time! Here are some tips to help ensure it's time well spent:

- Set a budget. Nothing reverses the effects of time off faster than the stress of overspending.
- Use the Web to find specials, discounts, and free or almost free activities to complement pricier entertainment options. When you arrive at your destination, look for visitor guides, which often contain discount coupons.
- If traveling by car, pack some groceries. Eating out is part of the fun of a vacation, but multiple stops at fast food restaurants along the way can quickly eat up a lot of cash. Also, consider lodging that includes a kitchen so you can prepare some of your meals. Listing of vacation rentals can be found in local newspapers and on Web sites, but be sure to ask for references, then check them.



Pay your bills online and on time. When you sign up, La Loma will pay your bills electronically. It's easy and free for active users*. You just set up a list of companies you pay bills to. You can go online anytime you want to verify that your bills have been paid. So say goodbye to late payments, misplaced bills, buying stamps, and writing out checks by hand. Stop by La Loma today and ask about our online services. *Active users pay two or more bills per month.



It's that time of year again! Call or stop by your Credit Union today and ask about our Vacation Loans. Let us work out a loan and payment plan to fit your needs. Rates as low as 9.9% APR*
*annual percentage rate



Hybrids Are Hot And So Are Our Rates

With gas prices climbing steadily higher, more consumers are checking out hybrids. The Toyota Prius is the number one selling brand according to www.hybridcars.com, but as carmakers jump on the hybrid bandwagon, drivers have more options. Although hybrids offer excellent fuel economy, be prepared for sticker shock. And because demand is high, it may be difficult to negotiate the price. That makes getting pre-approved for a loan at the credit union more important than ever. With your financing taken care of, you'll be able to focus on getting the best deal possible. Our rates are great, so this may well be the perfect time to say farewell to your gas guzzler and hello to the eco-friendly way to get around. Call or stop by the credit union to find out how a pre-approved vehicle loan can help you go green.

the LAST Word

The really happy person is one who can enjoy the scenery when on a detour.



RV LOANS

Available at the Credit Union

RV Loans At Your Credit Union

Summertime for millions of Americans means hitting the road in a recreational vehicle (RV). According to industry sources, seven million households (or nearly one in 12 U.S. vehicle-owning households) now own an RV of one type or another. It's easy to understand why. You and your family have got your own hotel room right to your destination. And with today's RVs, there's

virtually no luxury that you'll have to forego, including air conditioning, deluxe kitchen accommodations, bathrooms, and comfortable beds.

If you're thinking of buying your first RV or ready to upgrade an existing RV, the choices are numerous and can be downright confusing. A wrong decision can cost you thousands of dollars and years of frustration if you and your family do decide to "stick it out" with an RV that's not right for you. Contact your credit union today and let us help you make the right decision and provide the right financing that fits in with your budget. In no time at all, you and your family will be on your way in the RV that's just right for you.

Earn more interest with a special one year club account

La Loma offers four club accounts at varying times throughout the year. Name your club account anything you like. All "Vacation Club" balances were transferred to the associated share savings account on June 1, 2008. New Club Saving Accounts can still be opened thru September 30, 2008. Take advantage of special rates until maturity on June 1, 2009 or August 1, 2009.



BOAT LOANS

Available at your Credit Union

Shopping For A Boat? We've Got Your Loan

Thinking about buying a new or newer used boat brings to mind many choices. Should you go for speed or comfort? Motor or sail? Cabin or open cruiser? How big? In making the right choice, consider the advice of experts: Boating tends to be a social activity. So get family members, fishing or sailing buddies involved in the decision process. Determine what activities you, your family, and friends want to engage in, and then choose the type of boat that best fits those needs. Determine a monthly budget that includes loan payment, maintenance, and docking charges. Remember, boating is no fun if it puts a strain on the family's finances.

When you've determined what you can afford for a monthly payment, see your credit union. We can offer you a variety of scenarios depending on the length of the loan you're comfortable with. With a pre-approved loan in hand, you can then begin to visit the dealers and boat shows and negotiate your best price. Call or stop by your credit union today for more details.

IMPORTANT

Mailing Address... We would like to remind everyone to please use our Post Office Box for all mailing of correspondence, payments, etc. to La Loma FCU. This will be especially important when we move to our new main office site since the U.S. Post Office does not deliver street mail in the Bryn Mawr area of Loma Linda. Our Post Office Box in Loma Linda will remain the same and we pick up mail every day. Please start using the following address for all mail:

La Loma FCU
PO Box 1097
Loma Linda, CA 92354

For Current Interest and Dividend Rates call or go to www.llfcu.org



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

