

RV/Boat Loan Special is EXTRA Special...

Looking to make your summer vacation extra special this year? Let La Loma FCU assist you in experiencing the summer vacation of your dreams. The credit union can provide financing for all types of RVs, such as motorhomes, 5th wheels, campers, and trailers.



Need a water toy to go with that RV? We also finance boats and waverunners. You can start enjoying the great outdoors in no time!

The part that makes your loan with La Loma **EXTRA Special** is the **FREE*** Vacation Voucher you receive when your loan funds. Any loan of \$10,000 or more, that has a loan term of three or more years, will receive a **FREE*** Vacation Voucher.

*Taxes and Transportation are not included. Restrictions apply. O.A.C. Promotion runs from January 1, 2006 to December 31, 2006. Call for details.

VACATION TIME IS COMING SOON!

What's holding you back from enjoying a really great summer vacation?

If it's finances, you can give your budget a boost with a summer Vacation Loan from La Loma Federal Credit Union. Take this opportunity to relax, renew and recharge your spirit with a loan that's affordable and easy to pay back in monthly installments. But hurry, our Vacation Loan offer is only available from June 1 - August 31!

RATES

start as low as
9.90% APR*

LOAN AMOUNTS

up to \$7,000

TERMS

up to 60 months



To apply, call **1-888-822-1984** or log on to **www.llfcu.org** and use our convenient online personal loan application.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice.
Payment example: A \$4,000 loan at 9.90% with a 4-year term would have a monthly payment of approximately \$102.00.

ANNUAL MEETING

Monday, May 1, 2006
Reception at 6:00pm
Meeting at 7:00pm

**Wong Kerlee International
Conference Center**
Loma Linda University
(Located in the Coleman Pavilion
Building north of the Loma Linda
Medical Center)

Each year, members of La Loma Federal Credit Union have the opportunity to participate in our annual meeting. They can review our current financial condition and the events of the past year, and find out what's planned for the credit union's future. This year, we will offer a special glimpse of the new building planned for our main branch, so be sure to mark your calendar and plan to join us.

There will be drawings for cash and exciting door prizes, so remember to bring the ticket enclosed in this month's statement to enter. You must be present to win. We look forward to seeing you!

VISA Travel Money Cards are Here!

Make traveling easier and more secure with your personal VISA Travel Money Card.

- Prepaid Card with Point of Sale, Interlink and ATM access
- PIN and Signature Protected
- VISA Zero Liability Protection
- Access at millions of VISA debit merchants and over 90,000 VISA ATMs worldwide
- VISA Emergency Travel Assistance
- Fully re-loadable, minimum load of \$250, maximum of \$9,999
- Reload in CU branch, online or by phone
- Two additional cards available
- Up to 24 month expiration

Visa Gift Cards Make Gift Giving Easier

Looking for a special gift? La Loma Federal Credit Union helps make your gift-giving easy with the VISA Gift Card, a versatile present at a very reasonable price.

VISA Gift Cards are prepaid, point-of-sale debit cards that are accepted at over 25 million VISA debit merchants worldwide, and can be purchased for any amount between \$25 and \$2,999. Cards can be replaced if lost or stolen.*

**Replacement fee applies. Please refer to terms and conditions included with card for details.*

Plan Ahead with Club Accounts

You can save for special needs like school expenses, Christmas, vacations, taxes 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, "Mary's Wedding" or "50th Anniversary."

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

Opening date	Maturity date
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 a premature withdrawal fee. Subsequent withdrawals prior to maturity may incur a fee.*

**Please refer to credit union fee schedule.*

ONLINE BANKING

Easy Access to Your Credit Union Accounts

Online banking offers an easy way for members to access their accounts to view balances, transfer between accounts and transfer loan payments. You can even schedule automatic transfers, request an e-mail notification if your account goes above or below a balance you specify, or stop payment on a check.

IT'S EASY TO GET STARTED. If you have already signed up for the telephone Express Line, you can use that PIN to start Online Banking. Just go to our website at www.llfcu.org and click on Online Banking, then log on with your member number and PIN. If you don't already have an Express Line PIN, simply stop by the credit union to sign up.

And don't forget to try out the time-saving Bill Payment service! Online bill payments make paying your bills faster and easier. Any member can sign up online to use the Bill Payment service for 90 days free of charge. After 90 days there is a nominal monthly flat fee* (usually much less than your postage). And if you have a Premier Checking account, the fee is waived.

**Please refer to the credit union fee schedule. Bill Payment inactivity for more than 60 days may result in termination of the Bill Payment service.*

NOTE OUR NEW ATM LOCATION:

Look for our new ATM at the Loma Linda Market. The ATM formerly located at the LLU Drayson Center has moved to a new spot next to the market's Courtesy Center near the entry door.

We are excited to be moving this ATM to a location where we hope to be able to serve many more of our members. Remember, all member transactions at this and other CO-OP ATMs are free of any service charge!

It's IRA Time Again!

Want an easy way to build up your retirement savings? Try our newest account, the **IRA 1-year Add-On Certificate**. This account allows members to deposit their annual contributions anytime throughout the term of the certificate.

The minimum opening balance is just \$500 and allows for deposit increases during each 1-year term. This account is available for Traditional and Roth IRAs.

Or, if this is not the right account for you, La Loma offers a variety of other IRA accounts. Call us to discuss your particular need.

Holiday Closing

Memorial Day Observed

MAY 29, 2006

Independence Day Observed

JULY 4, 2006



BRANCHES:

LOMA LINDA

11131 Anderson Street
Loma Linda, CA 92354
Tel: 909-796-0206
800 279-4234 Toll Free
Fax: 909-799-6858

LA SIERRA

11498 Pierce Street, Suite D
Riverside, CA 92505
Tel: 909-796-0206, ext. 831
800 279-4234 Toll Free

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
Riverside Branch - Pierce Street
~~Drayson Center - Loma Linda University~~
Dental School - Loma Linda University
Loma Linda Market
www.llfcu.org

