

La Loma Federal Credit Union Home Equity Line of Credit



Let La Loma assist you in obtaining an affordable home equity line of credit. With a home equity line of credit, you have the flexibility to make large purchases – such as a new car or truck, recreational vehicle, your dream vacation, or home improvements! It could, also be your answer to debt consolidation or college expenses!!

The Home Equity Line of Credit is an open end, variable rate loan, secured by a deed of trust against your real property. La Loma offers this program on your primary residence or second home (*no rental properties or manufactured homes*). The amount of your credit line depends on the amount of equity you have in your home. It makes good financial sense using your home as collateral since the interest on your home equity loan may be tax deductible (*see your tax advisor*).

For more information on this product call **909-796-0206**. We look forward to hearing from you.

YOU'RE INVITED TO OUR ANNUAL MEETING

Thursday, April 26, 2007
Door prize tickets collected:
6:00 to 7:00pm
Meeting:
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 bring you up to date on our building project for the new main office. 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. If you receive eStatements, you will receive your tickets by separate mail. You must be present to win. We look forward to seeing you!

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

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

Expires April 30, 2007

*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.*

- 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 \$177.70.*

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

Tips on Buying a New or Used Vehicle

- Focus on more than the monthly payment of the new or used vehicle. The total amount you owe depends on the final price, the APR* and the length of the loan.
- Check reference sources that will give you useful information on new and used cars. You may go to our website at www.llfcu.org and click on "Loans" and then the Quick Link for "Auto Buying Services" for information on new and used vehicles.
- Check reference sources that will give you an idea of the value of your trade-in. Go to our website and click "Loans" and then on the Quick Link for "Kelly Blue Book" to check out the value of your trade-in.
- If a service contract is offered, read it carefully to determine the differences between the manufacturer's warranty and the service contract.
- Don't wait until your old car is on its last leg. It may take up to two months to adequately shop for a new or used vehicle.
- Know your credit score. Your credit score is the element that is directly controlling your interest rate. You can check your score at www.freecreditreport.com.

*APR=Annual Percentage Rate



Plan Ahead with the Tax Club!

You can save for your tax needs each year with a La Loma FCU Tax Club. Make savings easy with regular contributions throughout the year to your Tax Club Account. Automatic payroll deduction is available.

Our current Tax Club Account has a special rate* beginning:

OPEN DATE
April 1, 2007 – May 31, 2007

MATURITY DATE
April 1, 2008

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 rate and fee schedules.



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.

Holiday Closing

Memorial Day Observed

MAY 28, 2007

Independence Day Observed

JULY 4, 2007



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

