



## Best Car Deal Starts Right Here

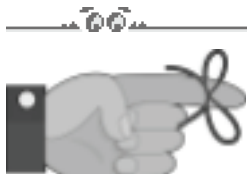
Time to replace your winter-weary wheels with a new ride? You'll get more for your money when you make the credit union your first stop.

Talking with one of our loan experts will help you sort through your options. For example, the zero percent financing offer from a dealer may sound unbeatable, but it may be to your advantage to take the rebate and finance the car with a credit union loan. Or by purchasing a previously owned vehicle instead of a new one, you duck the depreciation hit. A car can lose up to two-thirds of its value in the first three years.

Whether you buy a new car or one that's new-to-you, put yourself in the best negotiation position by getting pre-approved for the loan. But, don't show your hand until the dealer has quoted you the best price. If you reveal you have financing pre-arranged, it's likely the "best price" really isn't. That's because the dealership knows it won't be making any profit on its financing and will try to make it up on the price of the vehicle.

Your credit union wants to help you get the best possible deal on your next vehicle purchase, so stop by the CU today. Let us help you get into the driver's seat with a pre-approved loan.

*For Current Interest and Dividend Rates call or go to [www.llfcu.org](http://www.llfcu.org)*



## 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. The Tax Club Account has a special fixed rate\*. Open your account 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.*

## YOU'RE INVITED TO OUR ANNUAL MEETING

Thursday, April 22, 2008

Door prize tickets collected:

6:00 to 7:00 pm

Meeting:

7:00 pm

Wong Kerlee International

Conference Center

Loma Linda University

*(Located in the Coleman Pavilion Building north of the Loma Linda Medical Center)*

Mark your calendar now for your credit union's 2008 Annual Meeting. We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2008 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions. Our governing body (Board of Directors) is democratically elected by you, our members. They volunteer their time to help guide our primary mission of providing a wide range of not-for-profit financial services. We return the income made from our services directly to our members in the form of better interest rates on savings and lower interest rates and fees on loans. Come be a part of this important occasion. For more information, call your credit union or visit our Web site.

**2008 ANNUAL MEETING**

## Have you seen our new building?

If you have been driving down Barton Road between Loma Linda and Redlands, some of you may have seen our future credit union building on the south side of Barton next to the railroad tracks. It has really taken shape over the last few months! The outside is nearly complete and work is progressing well on the inside. We are excited and proud to be getting a new and bigger facility to better serve our members. There will be 24 hour drive-thru and walk-up ATMs and plenty of parking for everyone! So far the building is on target for completion in July of this year. We hope you share our enthusiasm and will look forward to our grand opening. To see more pictures of the building's progress from ground breaking to now, go to our website at [llfcu.org](http://llfcu.org) and click on the picture of our future building.

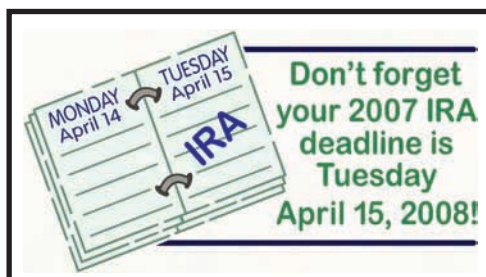


## “Phishing and Vishing” Attacks Increase

Many people have received an e-mail, text message, or telephone call, supposedly from their credit card or debit card company directing them to call a telephone number to re-activate their card due to a “security issue.” Variations of this scheme are known as “Vishing” (a combination of “voice” and “phishing.”)

Vishing operates like phishing with scammers trying to persuade consumers to divulge their Personally Identifiable Information, claiming that their account was suspended, deactivated, or terminated. Recipients are directed to contact their financial institution via a telephone number provided in the e-mail or by an automated phone recording. Upon calling the number, the recipient is greeted with “Welcome to (name of bank or credit union)...” and asked to enter their card number in order to resolve the pending security issue.

As a reminder, La Loma FCU will never contact you via e-mail or telephone to request any personal or sensitive information. If you receive any suspicious inquiries about your La Loma accounts, please contact the credit union immediately at a number you obtain independently, such as from your statement, a telephone book, or other independent means.



### Need Help to Pay Uncle Sam?

It's not too late to for a special Tax Loan at La Loma FCU. Call or go online at [www.llfcu.org](http://www.llfcu.org) for details.



### A special thanks to our Volunteers!

Volunteers are one of the key elements that make your credit union unique. We would like to give an “extra special” thanks to our many volunteers. From serving on our board and committees to planning special events, your CU couldn't do it without you. You're the greatest!



#### 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](http://www.llfcu.org)

