

FUTURE WATCH

The New Building Is Almost Done!

Finally, our new main branch is almost ready. We are looking forward to completion in July. Now 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 check next month's newsletter 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.

New ATM and Visa Card Limits

For your convenience and security protection, La Loma FCU has made some changes to the daily limits on our plastic cards. The following daily limits are now in effect:

Daily PIN Base Transaction Limits

	ATM	Visa Debit (CHECK)card
Cash withdrawal	\$300	\$500
POS transactions	\$500	\$1,000

Daily Signature Transaction Limits*

VISA Debit (Check) Card	\$2,500
VISA Classic Credit Card	\$5,000
VISA Platinum Credit Card	\$10,000
VISA Student Credit Card	\$1,000
or available funds, whichever is less	

*If you anticipate the need for a higher amount in any one day, please call our Card Services Dept. at (909) 796-0206, ext. 531

Three Smart Reasons To Take Out A Home Equity Loan

For those who treated their home as if it were an ATM, the housing slump may be causing some financial difficulty. But a home equity loan is still a shrewd way to borrow. The key, as always, is the wise use of credit. Here are three smart reasons to consider a home equity loan:

1. For renovations, repairs, or upgrades to your home. Making your home more energy efficient by replacing windows or adding insulation, for example, can save you money as well as help save Mother Earth.
2. For debt consolidation. While a home equity loan isn't a free pass to turn short-term debt you've accumulated on credit cards into long-term debt, it is a way to get back on track. Make a plan and stick to it.
3. For tax savings. A home equity loan can be a tax-advantaged way to borrow. So if you need new wheels, financing a vehicle with a home equity loan rather than a traditional car loan may save you tax dollars.

The loan process is very simple. Depending on the amount of the loan and the amount of equity in your home, the loan can be available in a few days. Stop by your credit union today to see if you qualify for a home equity loan.

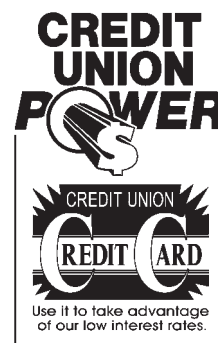


See the Credit Union and use your key!

LOW RATE VISA CREDIT CARD La Loma is proud to offer our qualifying members a Platinum VISA Card at a low rate of 8.9% APR* on approved credit.

To apply for your Platinum VISA Card you may submit your application online at www.llfcu.org, or stop by either our Loma Linda or La Sierra branch to fill out an application. 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 to a loan officer.

(*annual percentage rate)



Its 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*

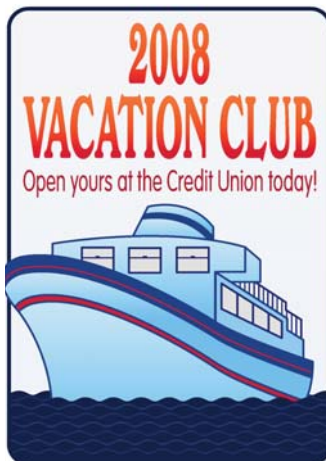
(*annual percentage rate)

Start Your 2008 Vacation Club At Your CU

Would you like to have your next vacation paid for? No, your credit union is not suggesting you start buying lottery tickets or entering every sweepstakes on the planet. We are suggesting something more realistic: Start a vacation club at the credit union.

First, determine a budget for your next vacation. Divide that amount by 12, and then deposit that amount every month into a special savings account. Then simply withdraw that money a year from now, and, voila, you have your vacation paid for!

One of the easiest ways to do this is have your credit union arrange to deduct the money automatically from your paycheck. That way, your budget is divided into 26 payments (if you are paid biweekly). In any case, the smaller deposits make it easier to fund your vacation than having to come up with all the money at once. If you love to travel, but hate the financial pinch it often creates, see your credit union today to start your 2008 Vacation Club Account with a special fixed rate 1.25% (1.26% annual percentage yeild.)



Opening dates: June 1-July 31, 2008

Maturity date: June 1, 2009

Spring

On Thursday, May 15th, La Loma Federal Credit Union was the proud Grand Prize Sponsor of the Loma Linda University Employees Benefit Fair. There were three cash prizes of \$500, \$300, and \$200. In addition, we would like to congratulate Veronica De LaCruz, the LLFCU \$100 Visa Gift card winner.

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



Credit Union Info A Few Clicks Away

If you have a question about the credit union or any of our products and services, chances are, you'll find the answer is just a few clicks away. Visit our website to learn about all of the ways we can help you manage your money and reach your financial goals - from

checking accounts to share savings and share certificates to loans for almost any reason. Find the latest rates and terms and discover our special offers there as well. Need to know office hours? Or where to find the closest ATM? Just stroll on over any time, day or night: We are always open on the web. And come as you are, even in your fuzzy slippers. So stop by our website soon and find out what we can do for you. www.llfcu.org

HOLIDAY CLOSINGS

Friday July 4th, 2008

4th OF JULY 

HOURS & PHONES 



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

