



### **Worried About Your Holiday Expenses This Year?**

With the holidays just ahead, your credit union realizes that many of our members may be "caught short" of funds. If you're worried that you will be "short",

your credit union can help with a Holiday Loan. Take advantage of our special Holiday Loan through January 31, 2009.

**Borrow \$800 at 10% APR\* for 8 months  
Or Borrow \$1200 at 12% APR\* for 12 months**

\*APR=Annual Percentage Rate. Rates and Terms may be subject to change. Subject to credit approval.

### **E-Statements Equal Easy Account Access**

Gain fast and easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

So stop by your credit union today and sign up for e-statements. No more waiting for the mail to arrive. You'll enjoy safety, timeliness, and convenience.



### **Christmas Club**

Open or reopen your Christmas Club account anytime through December 31, 2008. Remember we now have three other club accounts you may join during the year. For

more information log onto our web site at [www.llfcu.org](http://www.llfcu.org) or call us at 909-796-0206. Club accounts are a great way to save for the upcoming year!

### **VISA Gift Cards Make It Easy!**

VISA gift cards are great gifts for the holidays. You don't have to endure the traffic or the shopping crowds -- just pick up a VISA gift card. They can be loaded with amounts from \$25.00 to \$500.00 and are good any place that accepts VISA. The cards cost just \$3.75 to process. Pick up your La Loma Visa Gift Card at either the Loma Linda Branch or the La Sierra Branch.



As 2008 comes to an end, we want to "Thank You" for using your credit union for your financial needs. As a member, you add to our strength by using your credit union on a regular basis. And, by doing so, you can help ensure that the CU philosophy of "People Helping People" will endure for many years to come. We look forward to serving you in the months and years ahead. Thanks again, and we hope the New Year will be better than ever for you and your credit union.

### **Loma Linda Main Branch Hours**

In an effort to better serve your needs, now that we have moved to our new location, we have extended our Loma Linda office hours on Mondays and Fridays. The new hours are:

Monday 9-6  
Tuesday-Thursday 9-4:30  
Friday 9-4

### **La Sierra Branch Hours**

Monday 9-5  
Tuesday-Thursday 9-4:30  
Friday 9:30-3



## Best Rates On Vehicle Loans

Avoid sticker shock with a Pre-Approved Vehicle Loan from your Credit Union



If you're in the market for a new or newer used vehicle, please stop by or call your credit union to talk about financing. We've got the best rates on a variety of loan programs designed to fit your needs and budget. Finance up to 100% of the full purchase price, including tax, license, and any service contracts. Loans for new automobiles can be financed for up to 7 years at a fixed interest rate.

We urge you to see your credit union first for financing BEFORE you visit the dealer. With your financing in place, you can bargain from a position of authority and get your best deal by applying all dealer and factory incentives directly to the purchase price of the vehicle.



### SAFETY AT THE ATM

During this Holiday Season, it is especially important to be careful when you are out shopping or withdrawing cash from the ATM.

As a member of CO-OP Network, La Loma Federal Credit Union goes the extra mile to make sure members have access to the largest network of ATMs nationwide, with an emphasis on safety. CO-OP Network has over 25,000 surcharge-free ATMs, but simply offering members widespread access is not enough. Our CO-OP ATM network prides itself on convenient, well-lit locations, so that our members can make safer choices while still visiting an in-network ATM.

Following a few basic guidelines can also help. The first rule is simplest: Never use an ATM unless you feel completely comfortable. Be aware of your surroundings and cautious of strangers. Don't accept help from people you don't know, and make sure no one is observing you when you enter your PIN number.

Choose locations that are visible and well-trafficked. If you can, combine your trip to the ATM with some friendly shopping. Thanks to CO-OP Network's new partnership with 7-Eleven stores, it's now possible to access your account while picking up a six-pack of soda and a bag of chips.

To find a CO-OP Network ATM, visit [www.co-opnetwork.org](http://www.co-opnetwork.org).

## Skip A Loan Payment !!!

Would you like to Skip a Payment on your December or January loan? If the answer is yes, stop by either branch location and pick up a form in the lobby or print it from our web site home page, just click on the Skip a Pay link. There is a \$25 fee per loan required for Skip a Pay. For more information contact us at 909-796-0206 or stop by either branch.



## HOLIDAY CLOSINGS

We will be Closed  
December 25, 2008  
January 1, 2009

We will be Closing at  
2:30 pm  
December 24, 2008  
December 31, 2008

## REMINDER!

We now have an ATM located in the Drayson Center at 25040 Steward St. in Loma Linda



### 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)

