

Newsletter for the members of La Loma Federal Credit Union

October 31, 2008



Squirrel some of your cash away at the Credit Union!

SAFE AND SOUND

With the ongoing turbulence of the market and the economy, you may be looking for a safe place for your savings and investments. La Loma FCU is here to meet your needs. We did not participate in any sub-prime lending, and we have a sound capital base to withstand the current financial crisis.

Under the Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, insurance coverage on all accounts was increased up to **\$250,000** per individual, and there is additional coverage for joint accounts, IRAs, and Trusts. La Loma FCU insurance coverage is provided by the National Credit Union Administration (NCUA), an independent agency of the United States Government that regulates, charters, and insures federal credit unions, and is backed by the full faith and credit of the United States Government. For more information about your credit union insurance coverage, go to NCUA's website at www.ncua.gov/ShareInsurance.

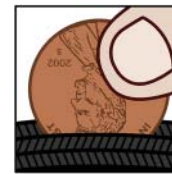
Let Your CU Help This Season with a Holiday Loan

With the holidays right around the corner, it's time to take stock of your financial situation and determine whether you can handle the extra load on your budget. There are all sorts of things to consider: travel, dining out, extra groceries for holiday entertaining at home, decorations. Oh, and yes, don't forget the gifts. If you find yourself short of funds, let your credit union remove some of the stress so you can enjoy the holidays more. We have a variety of loan products designed to fit every need and budget, including two special Holiday Loans to choose from:



\$1200.00 for 12 months at 12% APR*
\$800.00 for 8 months at 10% APR*

**annual percentage rate, on approved credit*



Skip A Payment is Back!!!!

Would you like to Skip a Payment on your November, 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.

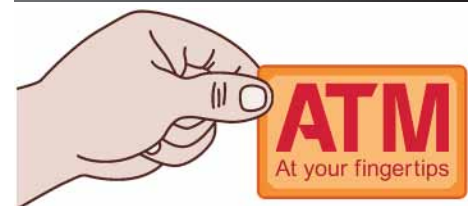


**Start Your 2009
Christmas
Savings
Program**

Christmas Club !!!

Your 2008 Christmas Club matured November 1, 2008.

Open or re-open your Christmas Club account anytime between November 1 thru December 31, 2008, matures November 1, 2009. Remember we now have three other club accounts you may join during the year. For more information on our club accounts, stop by the credit union or log onto our Web site at www.llfcu.org.



REMINDER!

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

Your CU Has A Vehicle Loan Just For You

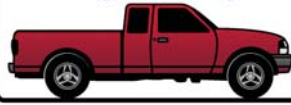
If you're in the market for a new or newer used vehicle, there has perhaps never been a better time in recent history to find a "buyer's market" out there. Many manufacturers are so overloaded with inventory, that it is possible to find up to three-year versions of the same brand new vehicle (2007, 2008, and 2009). How is this possible? It's a combination of declining sales and car manufacturers' aggressive marketing whereby they move up the introduction date of a new year's model.

The result is that car manufacturers and dealers are offering all manner of deals and incentives to move their vehicles. And that's good news for credit union members, if you know how to shop for the best financing. Your credit union maintains that you'll get the best deal if you obtain pre-approved financing at your credit union first. Then go shopping for your vehicle and ask, in fact, insist that all applicable manufacturer and dealer incentives are applied to the price of the vehicle.

If you are disposing of your present vehicle, we also recommend you try and sell it on your own rather than trade it in, especially if it's less than 10 years old and in safe drivable condition. It's a well known fact that car dealers will make more money on your trade-in than they will on the new vehicle they sold you. That's because they'll typically offer you the lowest book value for your vehicle, known as the trade-in value, and try to sell it at or near the highest book value, known as retail. Better that you sell it for something approaching wholesale, which is the book value in between trade-in and retail. That can put hundreds and even thousands more back in your pocket.

For more information, or to apply for a vehicle loan, stop by or call your credit union today.

**New or used your
Credit Union has
a Vehicle Loan
that's just for you!**



New 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 office hours will remain:

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

*Holiday Closing
Veteran's Day
November 11, 2008*



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



Stop Writing Checks: Get Your CU Check Card Today



Avoid the hassle of writing checks!

Writing checks is great for some things - like paying the rent/mortgage or the utility bill. But for buying \$20 worth of gas or a latte at your favorite coffee shop? No way. It just requires too much time and hassle. And many merchants do not even accept checks any more.

For small, incidental purchases, we recommend a check card from your credit union. It looks and works just a like a credit card. You or the merchant swipes your card in a card reader. You enter either your personal identification number or PIN (established by you when you obtain your check card) or sign a receipt. The only thing you need to do is record the transaction in your check register - just as though you had written a check.

A check card is fast, convenient and, best of all, free. Call or stop by your credit union today to learn more.

**VISA
GIFT CARDS
COMING BACK
SOON!**

