



A publication for the members of La Loma Federal Credit Union

Give your HOME the makeover it deserves!

Why just watch home makeovers on TV when you can bring one home for yourself? La Loma Federal Credit Union has made home improvement a beautiful and do-able thing, with our Home Equity Line of Credit, alluring low rates, enticing terms and loan amounts of up to \$50,000. There's just no telling the number of fantastic improvements you can make—an entirely remodeled kitchen (think new cupboards at last!), an enlarged master bedroom (imagine French doors of your very own), or a completely refurbished patio and yard (picture yourself sitting pretty in your private Jacuzzi tub!).

With a touch of imagination and a little help from La Loma Federal Credit Union, the sky (lights) the limit! In as little as two weeks you could be drawing up your plans and getting ready to reveal a brand new look and feel for your home!

La Loma's home beautification tool kit includes:

- Alluring low rates
- Enticing Terms (up to 15 years)
- Funding in as little as 2 weeks
- Low Cost \$300 application fee*
- Up to 100% financing of loan to value (with FICO of 680+)
- Automatic payments
- Loan amounts up to \$50,000

*Application fee waiver: Can be waived if initial loan advance is \$7,000 or more and you maintain a \$1,000 balance the first 12 months.

Check Out Our Popular Low Rate VEHICLE LOAN

as low as **5.25%** APR*

Come by one of our convenient locations to APPLY TODAY!

11131 Anderson St., Loma Linda, CA
(909) 796-0206

11498-D Pierce St., Riverside, CA
(800) 279-4234 x831

*Annual Percentage Rate with electronic pay,
Quoted on a 60-month term.

Rate and terms are subject to change without notice.



Find ATMs BEFORE You Travel



Before traveling this fall, use our ATM Finder at www.llfcu.org to find a surcharge-free ATM near your vacation destination. Our partnership with the CO-OP Network gives you access to over 20,000 surcharge-free ATMs nationwide.

Even if you are just traveling in the area, take advantage of one of the largest ATM networks in the country. You'll be surprised how many surcharge-free ATMs are near your place of business or home.

HOLIDAY LOANS ARE BACK!

Are you wanting to go home for the Holidays and not sure how you'll be able to afford it? La Loma Federal Credit Union has the loan to get you home.

- Borrow up to \$1,200
- Rates as low as 12% APR*
- Terms up to 12 months
- You can use your Holiday Loan for just about anything

Apply for your Holiday Loan today. Offer runs 11/01/05 to 1/31/06. For details, please call us at **909-796-0206** or visit our website at www.llfcu.org. We look forward to hearing from you.

*Annual Percentage Rate

New Research Shows That Identity Theft Is More Prevalent Offline with Paper than Online

Research shows that despite growing fears about identity theft and online fraud, of the victims that know the method used by the criminal, these crimes are more frequently committed offline than online. Internet-related fraud problems are actually less severe, less costly and not as widespread as previously thought.

Further, the research concludes that those who access accounts online can provide earlier detection of crime than those who rely only upon mailed monthly paper statements. By managing their financial activities online, consumers can reduce access to personal information on paper bills and statements that may be used to commit identity theft and fraud. Victims of identity theft who detected the crime by monitoring accounts online experienced financial losses that were less than one-eighth of those who detected the crime via paper statements.

Important information about your Christmas Club:



Your Christmas Club funds will be transferred to your regular share savings on November 1, 2005. You may reopen your Christmas Club account anytime between Nov. 1- Dec. 31, 2005. Remember we now have three other club accounts you may join during the year.

For more information call us at **909-796-0206**. Club accounts are a great way to save for the upcoming year.

Visa Gift Cards Are Here!!!!

Overwhelmed with having to buy the perfect gift for birthdays, graduation and holidays? La Loma Federal Credit Union is proud to offer a Visa Gift Card to our member-owners.

With the Visa Gift Card you can load any dollar amount you wish. The Visa Gift Card will be accepted anywhere you see the Visa logo.

Along with the Visa Gift Card the Credit Union is also offering a Visa Travel Money Card. This card is just like carrying Travelers Checks. You can load the Visa Travel Money Card with any amount and you may reload this card for a small fee.

Holiday Closing

Oct. 10 - Columbus Day
Nov. 11 - Veterans Day
Nov. 24 & 25 - Thanksgiving
Dec. 26 - Christmas
Jan. 2 - New Years



BRANCHES:

LOMA LINDA

11131 Anderson Street
Loma Linda, CA 92354
Tel: 909-796-0206
800 279-4234 Toll Free
Fax: 909-799-6858

LA SIERRA

11498 Pierce Street, Suite D
Riverside, CA 92505
Tel: 909-796-0206, ext. 831
800 279-4234 Toll Free

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
Riverside Branch – Pierce Street
Drayson Center – Loma Linda University
Dental School – Loma Linda University

www.llfcu.org



GREAT RATES

RV and BOAT LOANS

As low as **5.50%** APR*
with electronic pay

*Annual Percentage Rate. Quoted on a 72-month term. Rates and terms are subject to change without notice.

Come by one of our convenient locations to APPLY TODAY!