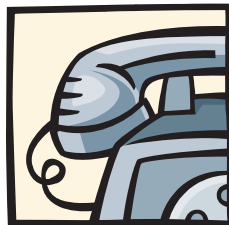


Newsletter for the members of La Loma Federal Credit Union

## To Our Valued Members

We apologize for the lack of consistent phone communications since our move to the new main branch. We have experienced intermittent lack of service and we know this is very frustrating when a member is trying to reach the credit union. We are working diligently with our phone vendors to identify and resolve the problems. We appreciate your patience as we work through these issues. In the mean time please feel free to email us at [MemberServices@llfcu.org](mailto:MemberServices@llfcu.org) or [Loans@llfcu.org](mailto:Loans@llfcu.org).



## Make the Credit Union a FAMILY AFFAIR!



### Wanted: Members

Do your friends and family a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join, you'll have done yourself a good turn as well. Here's why:

as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you. So do your part and pass the word. Let your friends and family in on one of the best ways to achieve financial security - membership in the credit union. For details on membership eligibility, contact the credit union or visit our Web site.

## NEW FEILD OF MEMBERSHIP!

La Loma Federal Credit Union would like to welcome The Loma Linda Lopers to our Feild of Membership. Stop by the Credit Union today and take advantage of the many benefits to being a credit union member or log on to our Web site at [www.llfcu.org](http://www.llfcu.org).



## 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.

September 30, 2008

## Mailing Address

We would like to remind everyone to please use our Post Office Box for all mailing of correspondence, payments, etc. to La Loma FCU.

La Loma FCU  
PO Box 1097  
Loma Linda, CA 92354

### ATM REMINDER!

We now have an ATM located at the Drayson Center at:

25040 Stewart St.  
Loma Linda, CA 92354



## Share Certificates: A Smarter Way To Save

Earn better interest on your savings with a share certificate. It's similar to a share account (savings), but you earn a higher rate of interest by agreeing to hold the certificate for a certain amount of time, called the term.

The term can vary anywhere from 90 days to 60 months depending on how long you are comfortable waiting for your share certificate to mature. However, you should not buy a share certificate for a longer term than you can afford to be without the amount of your investment. There are significant penalties if you cash in the share certificate before its maturity date. Share certificates are fully insured by the National Credit Union Administration (NCUA) up to the standard amount established by NCUA.





Experience the difference!

### Get Your Visa Credit Card Today!!!

Are you carrying a credit card issued by some financial institution other than your credit union? That's like throwing money down the drain.

Why is our credit card the overall better deal? Easy. Your credit union is run by you, the members. We are focused on providing members the best possible service at the lowest possible cost. Banks and other for-profit financial institutions are focused on

providing the best rate of return for their investors. We also save you money by not charging an annual fee. Stop by or call today.

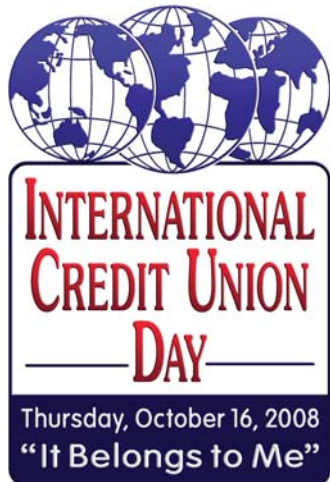
### Christmas Club !!!

Your 2008 Christmas Club will mature 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 clubs 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](http://www.llfcu.org).



### Start Your 2009 Christmas Savings Program



### "It Belongs to Me" Marks International Credit Union Day

"It Belongs to Me" is the theme for International Credit Union Day, Thursday, October 16, 2008. "It Belongs to Me" celebrates the benefits of belonging to a financial cooperative, and for the first time in credit union history, Canadian cooperatives will share the theme in celebrating Co-op Week, October 12-18.

At your credit union, you're not just a customer. You can take pride in the fact that you're a member and an owner. As a member-owner, you have equal ownership rights with other members, regardless of how much money you have in savings. "It Belongs to Me" is testament to your role in the credit union.

Since 1948, the third Thursday in October has been designated as International Credit Union Day, a day set aside to recognize and honor those who have made the cooperative movement what it is today: a worldwide force in economic democracy. It's also a time to say thank you to the millions of members like you. Without your participation, the credit union would not exist. Your membership is appreciated.

### Get Online, Not In Line!

When you sign up for online services from the credit union, you can do many of the same transactions from the comfort of your computer. A few clicks and keystrokes can not only save you the time and trouble of a trip to the credit union for many transactions, but also shrinks your carbon footprint, if ever so slightly. Going online also means you can do your finances at 7 a.m. or 7 p.m. or anytime 24/7. You're on your schedule, not ours. To find out how easy it is to sign up for online services, check out our Web site or contact the credit union.



### 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*  
Columbus Day  
October 13, 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](http://www.llfcu.org)

