



Published by:

First California  
Federal Credit Union

2525 East Shields Avenue  
Fresno, California 93726

Phone: (559) 226-8282

Fax: (559) 228-0758

Hours: Monday-Friday:  
10:00 a.m. - 5:30 p.m.

Quick-Phone

Audio Response System:  
1-800-508-9665

24-Hour Loan Center:  
1-800-256-6186

Website & Virtual Branch:  
www.firstcalfcu.org

Mortgage Loan Center:  
1-888-469-0191

## Rates

Loans Maximum Term	APR As Low As	COST \$1000 Borrowed Monthly Payment
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### NEW AUTO LOANS

48 Months	4.40%	\$22.76
60 Months	4.70%	\$18.73
72 Months*	4.70%	\$15.97
*Minimum amount financed \$15,000		
84 Months**	4.70%	\$13.99
**Minimum amount financed \$25,000		

### USED AUTO LOANS (2002 OR NEWER)

48 Months	5.10%	\$23.07
72 Months*	5.60%	\$16.38
* Minimum amount financed \$15,000		

### RV LOANS

New RV - 60 Months	6.00%	\$19.34
Used RV - 60 Months	6.50%	\$19.57

### BOAT LOANS

New Boat - 60 Months	6.00%	\$19.34
Used Boat - 60 Months	6.50%	\$19.57

### PERSONAL LOANS

48 Months	10.00%	\$25.36
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### HOME EQUITY LOAN FIXED RATE

7 Years	6.49%
15 Years	7.40%

### VISA CREDIT CARD

15.49%
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APR = Annual Percentage Rate. All loans subject to credit approval. The Annual Percentage Rate on designated loan types will be determined by: 1) The credit history of the applicant(s), 2) The terms of the loan, and 3) The dollar amount financed. All loan rates subject to change without notice. Other rates and terms available. Certain restrictions may apply.

Loans also available for: New & Used Motorcycles, Personal Computers, Mortgages, Home Equity Lines of Credit, Share Secured VISA, Share Secured Loans and Certificate Secured Loans.

## Financial Report

As Of November 30, 2008

Members	10,452
Assets	72,859,208
Deposits	64,047,817
Loans	30,674,280
Capital	8,646,443

### Is a New or Used Vehicle In Your Future?

When shopping for a new vehicle, tell the dealer you want CUDL Financing with credit union low rates.



www.cudl.com

Credit Union Values - Dealership Convenience

### Buying or Refinancing a Home?

For a Credit Union Mortgage, Call: (800) 400-4540

- Pre Qualification
- Free Comprehensive Mortgage Advice
- Plus Many More Options



# ServiceLINE

"We've stood the test of time since 1924."



WINTER  
2009



"Your Financial Connection" serving Active and Retired Federal Government Employees, Military, SEG's and Qualifying Family/ Household individuals working or living in Fresno County.

## First California Federal Credit Union Makes Top 3

First California Federal Credit Union tied for third place in the Fresno Business Journal's ranking of credit unions serving the Central Valley.

The Business Journal compiled rankings from two leading financial rating services, BauerFinancial, Inc. and Bankrate, Inc. to rank the credit unions serving Fresno, Kings, Madera and Tulare counties. Using factors like adequacy, liquidity and profitability, the ranking services give credit unions a star ranking (from one to five stars). First California Federal Credit Union received an overall ranking of 5 out of 5 stars from BauerFinancial, Inc. and 4 stars from Bankrate, Inc.



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## COMING SOON to First California Federal Credit Union

"Services Made Easy"

Something especially created for the teen in your family. Account includes Visa Debit/ATM Card, Checking Account, Savings and Virtual Branch access. Watch for details coming soon!



## COMMUNITY CONNECTION

## Stars in Action!



### December 10, 2008 SILENT SLEIGH

The annual Silent Sleigh at the California Air National Guard featured Santa and Mrs. Claus who signed to deaf children and audience members. The Silent Sleigh is a joint effort among Fresno Unified School District, Madera Unified School District, Clovis Unified School District, Deaf and Hard of Hearing Service Center, deaf community members, Midas, and the 144 Fighter Wing of the California Air National Guard.

December 16, 2008



Dinner/Dance

### Toys for Tots Collection Center



For more information visit:  
www.toysfortots.org



### Angel Babies for Hinds Hospice

GO TO  
[www.hindshospice.org/AngelBabies.htm](http://www.hindshospice.org/AngelBabies.htm)  
FOR INFORMATION

### Upcoming Events:

LETTER CARRIER  
Food Drive

## Holiday Closings

The credit union will be closed to observe the following holidays:

*Martin Luther King Jr. Day*  
**Monday,**  
January 19, 2009

*President's Day*  
**Monday,**  
February 16, 2009

## Thoughts for the Quarter

*Life doesn't require that we be the best, only that we try our best. Strive for excellence, not perfection.*

*Every morning you are handed 24 golden hours. They are one of the few things in this world that you get free of charge.*

*If you had all the money in the world, you couldn't buy an extra hour. What will you do with this priceless treasure? Remember, you must use it, as it is given only once. Once wasted you cannot get it back.*

## Important Notice from CUNA Mutual Group

CUNA Mutual Group is a leading provider of financial services to cooperatives, credit unions, their members and valued customers worldwide. They offer services to grow long-term relationships and manage risk.

As required annually by the California Insurance Department, CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or disability accounts.

**"This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge."**

Credit card balances are not subject to the credit life and credit disability pre-existing medical condition provision.

First California Federal Credit Union also offers you the opportunity to obtain life, auto, homeowners, and accidental death and dismemberment insurance through CUNA Mutual. Look for promotional mailings.

## Faster Tax Refunds

Direct Deposit of your IRS refund is the convenient, safe and quick way to receive your refund check.

When you stipulate that your tax refund is to be electronically transferred to your account, make sure to use First California Federal Credit Union's correct routing number – 321172769. Choose the account type where you want the funds deposited (Checking or Savings) and add your member number.



## Volunteer with the Stars!

Are you interested in a leading role at your credit union? Join the First California FCU stars as a member of the credit union's Supervisory Committee! Positions for Committee volunteers are now open. You may be just the person we are looking for.

To play a part, simply fill out the attached form and the Volunteer Recruitment Committee will contact you. All volunteers must be members in good standing of First California Federal Credit Union.

Name \_\_\_\_\_

Contact Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mail to: First California Federal Credit Union  
Attn: Volunteer Search  
2525 E. Shields Ave., Fresno CA 93726

**See back page for Stars in Action.**

## Protecting Your Identity

In an effort to protect each of our members' identity, First California Federal Credit Union will no longer accept address changes from the Post Office.

Members who need to submit an address change for their account can do so by coming into our branch to fill out a change of address form, on the information screen through Virtual Branch, or by mail with a signature. Just one more way FCFCU is taking care of its members.



## Attention VISA Debit Cardholders – Be Safe with your Debit Transactions

When using your VISA Debit card, it is important to make sure to use Visa Network machines that provide a secure PIN transaction. Using the VISA Network will ensure your transaction is covered by the benefits VISA offers (for example, zero liability, \$50 consumer loss cap, provisional credit policies of Visa and the Visa chargeback and dispute resolutions). Transactions processed through select non-VISA Debit networks that offer a PIN-less transaction might not include Visa benefits.

## Fair & Accurate Credit Transactions Act Reminder

We may report information about your loan and deposit accounts to credit bureaus. Keeping your credit report in good standing is important. This determines the types of loans and terms you are able to qualify for when borrowing money. Late payments, missed payments or other defaults on your accounts may be reflected in your credit report.

## Annual Meeting

The Credit Union's Annual Meeting is scheduled for Thursday, March 19, 2009 at 7:00 p.m. in the credit union lobby. All credit union members are welcome to attend.

## Holiday Club Account



Make life easier by opening a Holiday Club account and get a head start on saving for those special gifts! You can add Payroll Deduction from your paycheck to your Club Account to make saving automatic or make deposits anytime you wish. The funds will be available to you just in time for holiday shopping next year.

### Join the Club Today!

Stop by or call (559) 226-8282 to open your Holiday Club Account – it's the easy way to save for the holidays.

## IRA Notice



Contributions for 2008 can be made to your IRA account up until April 15th, 2009. An Individual Retirement Account (IRA) is a fundamental tool in preparing for the future. Each of these accounts is federally insured by the National

Credit Union Administration, an agency of the federal government, and receives tax advantages. (Ask your tax advisor for details.)

### Open an IRA Today!

Stop by, call (559) 226-8282 or go to [www.firstcalfcu.org](http://www.firstcalfcu.org) to learn more about how you can prepare for a better retirement by investing in an IRA.



## Enjoy Surcharge-Free Access at 28,000 CO-OP Network ATMs

First California Federal Credit Union is a member of the largest credit union-only ATM network in the country. CO-OP Network membership provides surcharge-free access at 28,000 ATMs, which includes 9,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada. CO-OP Network's membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.

**"We've stood the test of time since 1924."**