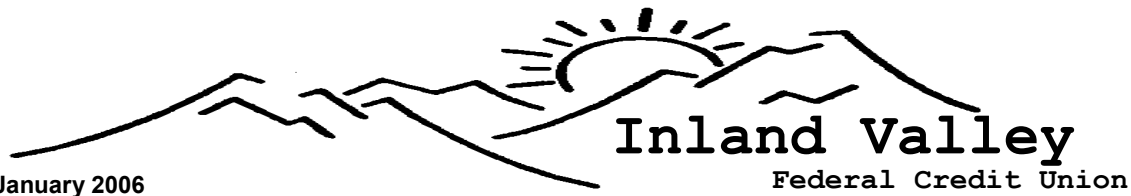


Credit Union Chatter



January 2006

Loan Protection Programs

At Inland Valley FCU, we strive to offer our members the ultimate loan experience from beginning to end. This not only includes a philosophy of low rates, convenience and expediency, but also offering a package of additional programs that members demand such as loan insurance and extended warranties. The recent addition of our GAP program, with policies starting at only \$110, is a great example of how members save hundreds vs. dealer pricing. We invite all members to check credit union prices when buying a car.

Mechanical Breakdown Protection

Mechanical Breakdown Protection (MBP) is a surprisingly affordable way for car owners to get additional peace of mind. While normal insurance covers you in the event of an accident, Mechanical Breakdown Protection covers your car ALL THE TIME against unexpected and expensive repairs. Inland Valley FCU offers affordable Breakdown Protection, effectively extending the warranty on new cars and providing a new warranty on pre-owned cars. Four different levels of Protection are available. Available coverage is based on your vehicle's current odometer mileage. Policies can cover up to 6 years and 100,000 miles on new and used vehicles with less than 10,000 miles (terms range from 2 to 6 years on vehicles with higher mileage).

Gap Insurance

Guaranteed Asset Protection is a low cost coverage that pays the potentially high cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle. Most cars depreciate by thousands of dollars as soon as they are driven. Unfortunately, if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared as a total loss, you are still liable to pay the difference, or the "gap." That gap between your insurer's settlement and your loan balance will come out of your pocket for a vehicle, that for all practical purposes, no longer exists. As an added benefit, IVFCU's Gap insurance not only saves you from paying any remaining loan balance resulting from an insurance settlement, it also includes up to \$1,000 towards your down payment on your replacement vehicle purchased when financed with Inland Valley FCU.

Credit Life & Disability Insurance

Credit Life and Credit Disability Insurance can help protect your family and heirs from your loan obligations in case of your death (Credit Life) or disability (Credit Disability).

Features:

- Coverage for personal and consumer loans such as auto and personal loans, up to a maximum of \$30,000
- Easy payments—premiums are added to your monthly loan payment
- No medical questionnaire (if applied for within 30 days of loan advance)
- Affordable, low-cost coverage
- Premiums based on loan balance

Credit Life

If your spouse applied for a loan with you, he or she will be responsible for continuing payments on that loan after your death. A Credit Life policy frees him or her from the potential difficulties of continuing payments on a single income. However, if you have a moderate to substantial estate, you may wish to consider additional insurance plans to further ensure your family's financial security. Borrowers must not have reached age 70 to be eligible for this coverage.

Credit Disability

On-the-job injuries, accidents, or illness impact more than just your health—they can also injure your family's financial well-being. A Credit Disability policy may cover your monthly loan payments if you can't work for more than 30 days, up to a maximum of 120 months for full disability. *In addition, your joint borrower is eligible for coverage at IVFCU.* The minimum payment on each covered loan will be disbursed monthly, up to a maximum of \$500 per month. Borrowers must be working a minimum of 25 hours per week and not reached age 66 to be eligible for this coverage.

*For more info on any aspect of IVFCU's loan program,
please call our loan department at ext. 210
or visit our website www.ivfcu.org*

I.V.F.C.U. Loan Rates

Secured (against shares)	3.75%	to	6.00%
New & Used Autos	4.49%	to	10.99%
New & Used RVs	4.99%	to	11.74%
New & Used Boats	4.99%	to	11.74%
New & Used Motorcycles	5.24%	to	10.74%
Signature	8.50%	to	12.75%
Visa Card	9.96%	to	13.92%
15 Year 1st Mortgage (fixed)	5.99%	to	6.74%
30 Year 1st Mortgage (fixed)	6.49%	to	7.24%
2nd Mortgage (fixed rate)	9.50%	to	10.25%

Loan interest rates are subject to change by the Board of Directors. All loan rates are annual percentage rates (APR). Daily periodic rates and other terms and conditions are available by calling the credit union.

First & second trust deed loans are 10-12-15-20-30 year terms, contact the credit union office for more details on loan to value limits.

Don't forget to log on to www.ivfcu.org
and sign up for our internet based
time saving features:

CU On-Line, CU Bill Pay, & E Statement

I.V.F.C.U. Savings Rates

Regular Share & Club Savings Accts	Dividend Rate	Annual Percentage Yield
\$0 to \$49	0.00%	0.00%
\$50 to \$2,999	1.15%	1.15%
\$3,000 to \$19,999	1.50%	1.50%
\$20,000 to \$49,999	1.70%	1.71%
\$50,000 and over	1.90%	1.91%
Share Drafts	0.75%	0.75%
Share Certificates	2.75%	2.77%
	to 5.00%	to 5.09%
IRA Shares	2.30%	2.31%
IRA Certificates	3.90%	3.95%
	to 5.00%	to 5.09%

All dividend rates are declared by the Board of Directors at the end of each Quarter and are paid from available earnings. All rates are per annum. Accounts that are closed before the end of a quarter will not earn dividends for that quarter. Listed Certificate rates are current when this publication went to print, current rates may vary. Certificates have early withdrawal penalties, please call the credit union for all fees, terms & current rates.

Scorecard Reward Points

Every member with an Inland Valley FCU Value Visa currently earns one Scorecard Reward Point with each net dollar spent. These points can be exchanged for fabulous travel and/or brand name merchandise. ScoreCard is different from traditional mileage cards because you have freedom of choice. You decide whether to redeem points for air travel to hundreds of destinations, or choose a cruise or other vacation options. You're not "stuck" with a particular airline or subject to numerous blackout dates. And, while you're traveling, you can still accumulate frequent flier miles. If you choose not to put points toward travel, you can reward yourself from a large selection of merchandise!

Protect Your On-Line Purchases

Before making an on-line purchase with your Inland Valley FCU Value Visa Credit Card or MasterCard Debit Card, visit our website at www.ivfcu.org and register your cards using the appropriate "Verified by Visa" or "MasterCard SecureCode" links. These security products enable you to add a personalized password to your card which helps insure that only you will be able to use it to make an internet purchase.

Give the Gift of Membership

Did you know that your children and other family members are eligible to join Inland Valley FCU today? Once they join, they may immediately start receiving all the benefits of membership and begin saving money when conducting financial business. In addition, if you sign your child up for membership when they're young, it will not only give them the opportunity to learn the benefits of saving, it will also qualify them for Golden Member status sooner. That way, they'll receive many extra benefits and discounts during their young adult life when they'll need it most.

Holiday Schedule

The Credit Union's Fontana Office will be closed on:

Monday, January 2 for New Year's Day
Monday, January 16 for Martin Luther King Jr.'s Birthday
Monday, February 20 for President's Day

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9389 Cherry Ave
PO Box 547
Fontana, Ca. 92334-0547

Main Office: (909) 822-1810
Fax: (909) 357-3005
Call 24: (909) 822-0369

Office Hours: Mon-Fri 7:00 am—5:00 pm

CU On-Line:
www.ivfcu.org

ATM Locations
(888)Site Coop (748-3266)
www.co-opnetwork.org/public/find_atm/index.cfm

Service Center Branch Locations:
(888)CuSwirl (287-9475)
www.creditunion.net/



**EQUAL HOUSING
LENDER**

We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

NCUA

Your savings federally insured
to \$100,000 by NCUA, an
agency of the U.S. Government.