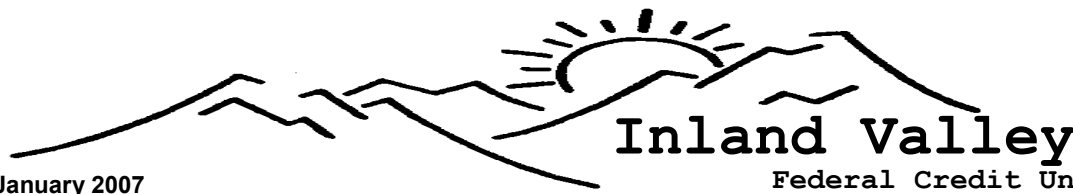


Credit Union Chatter



January 2007

Inland Valley
Federal Credit Union

Where Do You Bank ?

It seems that every financial institution promises the consumer *the best deal, the lowest fees, and the most convenience*. At Inland Valley FCU, we strive to not only offer the best rates, lowest fees, and highest level of convenience, but we also strive to offer an array of products that can be tailored to individual member's needs. Every financial institution seems to have a no fee checking account. At Inland Valley FCU, we offer two no fee options - the standard no fee and no dividend account with MasterCard debit privileges, and a dividend bearing account with multiple ways to achieve a no fee status. Our Visa program is packed with one of the top feature packages in the industry, yet our rates are comparable to bare bone cards. However, if you are more interested in a lower interest rate than the bonus point program, this program is available at Inland Valley FCU. Our risk based lending system rewards members with lower rates appropriate to their good credit standing. At the same

time, we are able to customize rates and payments by offering a wide variety of payment terms and percentage financing options.

When determining where to conduct financial business, members should evaluate the importance of convenience. Some convenience features at Inland Valley FCU include the following: members can access accounts seven days per week, 24 hours per day via the internet home banking product; members have access to their accounts at more than 2,300 service center outlets and 25,000 ATMs; and the Inland Valley FCU main office is open 50 hours during a regular work week.

If your current primary banking relationship is with a company that can't deliver all of the products you need, offer great rates, and all of the intangibles, it's time to give Inland Valley FCU your business.

	Norton Community Credit Union	Arrowhead Credit Union	Washington Mutual	Bank of America	PFF Bank & Trust	Inland Valley Federal Credit Union
Savings Rates	.40 - 1.60%	.20 - .60%	0.25%	0.20%	0.40%	1.41 - 2.25%
IRA Savings Rates	.65 - 1.70%	n/a	1.04 - 1.45%	.30 - 1.49%	n/a	2.50%
Club Accounts Rates	0.40%	0.20%	n/a	n/a	n/a	1.41 - 2.25%
Interest Checking Rates	0.25%	n/a	0.10%	0.05%	0.24%	0.75%
6 Month Certificate Rate	1.75%	4.25%	3.40%	2.37%	4.31%	4.20%
1 Year Certificate Rate	2.75%	4.50%	3.59%	3.10%	4.59%	4.50%
3 Year Certificate Rate	4.00%	3.70%	4.51%	3.10%	4.50%	4.50%
5 Year Certificate Rate	4.25%	3.80%	3.59%	3.10%	4.50%	4.50%
Tiered Rate Increases	No	Yes, up to +.15%	No	Yes, up to +.38%	Yes, up to +.10%	Yes - up to +.25%
Patronage Rate Bonuses	No	No	No	No	No	Yes - up to +.50%
60 month Auto Loan	7.25%	8.49%	n/a	6.49%	8.49%	7.19%
Rate Discounts Available	Yes - up to 1.50%	No	n/a	no	No	Yes - up to 2.00%
Visa Purchases	11.50%	13.99%	n/a	18.24%	n/a	9.84% -13.92%
Visa Cash Advances	11.50%	17.99%	n/a	24.24%	n/a	13.80% - 15.00%
Visa Cash Advance Fee	0	3%	n/a	3%	n/a	\$0.00 - \$5.00
Visa Points Reward Program	No	Yes	n/a	Yes	n/a	Yes
Personal Loan	11.75%	11.00%	n/a	8.99% - 22.99%	n/a	10.29%

All rates valid as of 12/14/06 on each financial institution world wide web site and may be different today. The savings rate ranges are tiered based on balance. The IRA savings rates are valid on balances up to \$100,000. Certificate rates are based on a \$5,000 initial deposit. The Auto loan is based on a \$25,000, 100% financing loan. Interest Checking Rate assumes an average daily balance of \$750.00.

Visa Program Choices

In response to multiple member requests, Inland Valley FCU has restructured the Visa program. The modifications are designed to give members a choice of products based on how they use their credit cards. In addition to the Value Visa Classic card which earns ScoreCard points towards travel and merchandise, a lower rate, bare bones card is now available. For members who have exemplary credit scores, two Platinum card programs, one of which will include ScoreCard points, will be introduced.

Over the next few months, all current Inland Valley FCU Visa card holders will receive a letter explaining their card choices and the new benefits package available with each card program. If you wish to convert to the new program immediately, or if you wish to obtain an Inland Valley FCU Visa Card, please call our loan department at (909) 822-1810 x210.

Holiday Schedule

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

- Monday, January 1 for New Year's Day
- Monday, January 15 for Martin Luther King Jr. Birthday
- Monday, February 19 for President's Day

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	1.41%	1.41%
\$3,000 to \$19,999	1.83%	1.84%
\$20,000 to \$49,999	2.04%	2.05%
\$50,000 and over	2.25%	2.26%
Share Drafts	0.75%	0.75%
Share Certificates	3.95%	4.00%
	to 5.25%	to 5.35%
IRA Shares	2.50%	2.52%
IRA Certificates	4.50%	4.57%
	to 5.25%	to 5.35%

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.

CEO Corner

Inaugural Edition

Each quarter, the *Chatter* will contain an article written by the CEO. This article will answer questions and include credit union offerings, upcoming events and other news. For this edition, I will focus on the *Chatter's* new direction. In the past, the *Chatter* has provided information about our products and upcoming events. In the future, the *Chatter* will not only provide information about our products, but will also report on the ways our products compare with what's available in the local marketplace. It is our hope that from the comparisons, you will determine that Inland Valley FCU is the best place to conduct your financial business. Though we may not offer the best rate in every instance, overall when evaluating the available products, it will become clear that Inland Valley FCU is the best choice for a single stop banking shop.

We wish you a happy holiday season and a prosperous New Year. At Inland Valley FCU, we look forward to fulfilling our resolution to overcome all obstacles and to become the main banking option for our members.

Chuck Papenfus

Have a question? Email ChuckP@ivfcu.org. It may be used in an upcoming article.

Remember to log on to www.ivfcu.org to check current rates and to take advantage of our internet-based, time saving features:
CU On-Line, CU Bill Pay, & E-Statement

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

Secured (against shares)	3.75%	to	6.00%
New & Used Autos	4.39%	to	12.09%
New & Used RVs	4.59%	to	14.89%
New & Used Boats	4.59%	to	14.89%
New & Used Motorcycles	4.39%	to	12.09%
Signature	8.29%	to	14.79%
Visa Card	9.96%	to	13.92%
15 Year 1st Mortgage (fixed)	5.49%	to	8.09%
30 Year 1st Mortgage (fixed)	5.79%	to	8.39%
2nd Mortgage (fixed rate)	7.09%	to	9.39%

IVFCU utilizes a Risk Based Lending System. Rates are adjusted based on a combination of the applicant's Experian FICO score and MDS Bankruptcy Score. 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.

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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/

