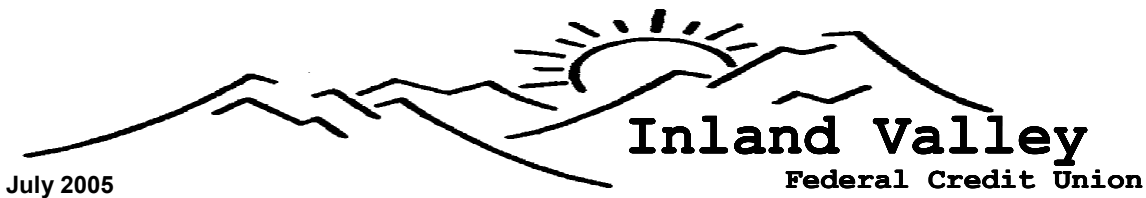


# Credit Union Chatter



## Take Inland Valley FCU on Your Vacation

### Value Visa

Take your IVFCU Value Visa with you on Vacation this summer and earn points towards your next vacation or many other valuable items with Scorecard Rewards. ScoreCard is a rewards program that encourages you to use your card for all of your purchases. All net purchase dollars earn points that can be exchanged for fabulous travel such as airline tickets, cruises, hotel stays, & vacation packages and/or brand-name merchandise including items made by Bose, Coach, Nike and Sony among the over 130 different brands available. In addition, Value Visa offers the peace of mind associated with Purchase Protection and Price Protection. Please call the credit union for all the features, terms & conditions of Value Visa.

*Value Visa is a fixed rate credit card. The APR is 13.92% or for those who qualify, Preferred Value Visa APR 9.96%. The finance charge is computed by multiplying the average daily balance by the monthly periodic rate of 1.16% or .83% . 25 day grace period on purchases, No grace period on Cash Advances.*

### MasterCard Debit Cards

Open any checking account\* with IVFCU and receive a MasterCard® Debit card. With a Debit Card you won't have to carry large amounts of cash or a bulky checkbook. It doubles as your ATM card and you can use it to make purchases at any retail location that accepts MasterCard®. For cash advances, simply go to any bank or ATM displaying the MasterCard® logo. You'll use it just like a credit card, but instead of receiving a bill, the money is taken out of your checking account automatically! It has never been easier to keep track of your cash, since all transactions are listed on your monthly checking account statement and you can view real time available balances remotely via CU On-Line. To start taking advantage of this great benefit of credit union membership, call us today at (909) 822-1810 for all the terms and conditions.

*\* Two checking account options are available: 1. No Monthly Fee account that does not earn dividends or 2. \$0 or \$4.00 monthly fee account depending on balance and golden member status that earns a quarterly dividend.*

## IVFCU's Internet Suite

### CU On-Line

Join the hundreds of credit union members who are now accessing their account via the internet with CU On-Line - the 24/7 internet link to your IVFCU account. You can log onto CU On-Line from the comfort of your home, office or *anywhere* you have access to the Internet. It's so easy and convenient to use, you'll never want to be without it again. Plus, CU On-line is absolutely FREE.

#### ***Easy, Convenient Access to your Account! Anytime! Anywhere!***

- \* Check your savings, checking or loan balances and histories,
- \* Transfer funds between your accounts,
- \* Transfer funds to or from an account on which you are joint owner (please contact us to sign up for Cross Member transfers),
- \* Find out which checks have cleared,
- \* View and print copies of your checks - *Coming soon*,
- \* Make your loan payments,
- \* Pay your bills with CU Bill Pay,
- \* Download your accounts directly into Quicken for a nominal monthly fee,
- \* Find out your current year-to-date and prior year's dividends,
- \* Find out your current year-to-date and prior year's loan interest,
- \* And Much Much, More

### Pay Bills via the Internet

CU Bill Pay offers you the convenience of paying your bills anytime and anywhere you have access to the Internet. With CU Bill Pay, you can pay one-time, occasional, or recurring bills and schedule the exact date your account will be debited and the merchant will be paid. CU Bill Pay has customizable features to fit your individual needs such as Payee Maintenance, Bill Payment Scheduling and Pending and Historical Payment Viewing for easy record keeping. Best of all, CU Bill Pay currently has no monthly fee as long as you maintain an IVFCU checking account with direct deposit in good standing, receive your statements electronically and pay at least 3 bills each month; otherwise, there is a nominal \$4.95 per month fee.

### Receive your Statement On-Line

E-Statements are the fast, free and convenient way to review your account transactions. Each month you'll receive an e-mail notifying you that your statement is ready to view or download from our secure server and you can access it at your convenience. You will never have to wait for the mailman for your account information again.

*Please visit our website at [www.ivfcu.org](http://www.ivfcu.org) for more information on all on-line services. You can register online or contact an IVFCU staff member for more information. You'll be glad you did!*

## 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)	5.49%	to	6.24%
30 Year 1st Mortgage (fixed)	5.99%	to	6.74%
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.*

## Holiday Schedule

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

Monday, July 4, for Independence Day  
Monday, September 5, for Labor 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	1.05%	1.05%
\$3,000 to \$19,999	1.35%	1.35%
\$20,000 to \$49,999	1.50%	1.50%
\$50,000 and over	1.70%	1.71%
Share Drafts	0.75%	0.75%
Share Certificates	2.00%	2.01%
	to 4.80%	to 4.88%
IRA Shares	2.00%	2.01%
IRA Certificates	3.15%	3.18%
	to 4.80%	to 4.88%

*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. 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.*

## Credit Union Availability

Are you one of the thousands of members who use more than one of the various ways to access your money at Inland Valley FCU ? Convenience and accessibility are on the top of our priority list. When you combine 24/7 services like CU On-Line and Call-24 with over 1,600 FSCC Service Center Locations and more than 19,000 available ATMs, you'll never be far from your account. Contact the credit union or visit our web-site for more info on the many ways you can access your money.

## Annual Meeting Results

On May 13, approximately 150 members attended the 57th Annual Membership Meeting. Reports were given on the credit union's progress and those members in attendance were able to vote for volunteers to fill the open board positions. After the meeting, refreshments were served and 57 lucky members won a great door prize. The following are your officers for 2005:

### Board of Directors

Chris Krueger, Chairman  
Diane Reed, Vice Chairman  
Robert Tank, Treasurer  
Jo Drake, Secretary  
Mano Levantakis  
Art Turnier  
Gordy Young

### Supervisory Committee

Mary Whitney, Chairman  
Debi Bergsma  
Rhonda Heier  
Mano Leventakis

Inland Valley Federal Credit Union  
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](http://www.ivfcu.org)

ATM Locations  
(888)Site Coop (748-3266)  
[www.co-opnetwork.org/public/find\\_atm/index.cfm](http://www.co-opnetwork.org/public/find_atm/index.cfm)

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



**NCUA** Accounts Federally Insured  
to \$100,000 by NCUA, an agency  
of the U.S. Government