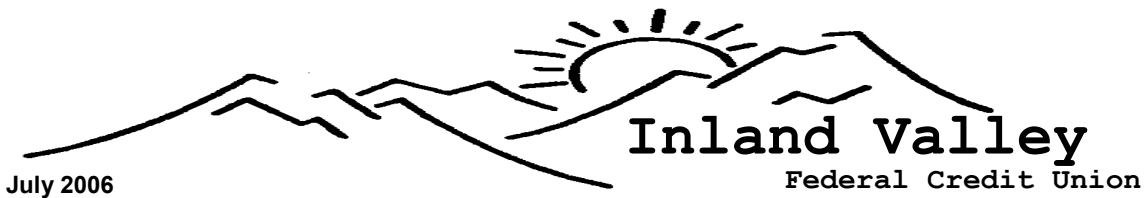


# Credit Union Chatter



July 2006

## One Day Used Car Sale

Inland Valley Federal Credit Union and Auto Depot have collaborated to offer members a Used Car Sale on Saturday, July 8 from 9 a.m. to 10 p.m.. A multitude of quality used cars will be available at special Credit Union prices. Mechanical Break-down Protection and Gap Insurance will also be available at discounted prices.

Save time and submit your application for pre-approval to the credit union before the sale; plus, receive the pre-approval discount. In addition, a Credit Union Loan Officer will be available at the sale from 9 am until 8 pm. Used car rates start at 7.29% Annual Percentage Rate (APR) for 60 months, 100% financing and can be as low as 5.29% APR with a perfect Risk Based Lending Credit Score and maximum application of available discounts. Lower rates are available for 80 or 90% financing, and 36 or 48 month terms.

Door prize drawings will be held throughout the day. Auto Depot is located at 15836 Valley Blvd. in Fontana. Before the sale, you can preview Auto Depot's inventory at [www.driveautodepot.com](http://www.driveautodepot.com).

Remember to log on to [www.ivfcu.org](http://www.ivfcu.org)  
to check current rates  
and sign-up for our internet-based,  
time saving features:

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

## Holiday Schedule

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

Tuesday, July 4 for Independence Day  
Monday, September 4 for Labor Day

## Annual Privacy Notice

*To assure the continued privacy and confidentiality of your personal financial information, Inland Valley FCU observes then following practices and procedures:*

### Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.

Information about your transactions with our affiliates, others, or us, such as your account balance, payment history, parties to transactions and credit card usage.

Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

### Information We Disclose:

We may disclose all of the above information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted or required by law.

### Our Security Measures:

We restrict access to nonpublic information about you to those employees who need to know that information to provide you products or services. We maintain physical, electronic and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

## Annual Meeting Results

On May 12, approximately 150 members attended the 58th Annual Membership Meeting. Reports on the Credit union's progress were given. Members who attended voted for volunteers to fill the open board positions. After the meeting, refreshments were served, and 56 lucky members won great door prizes. The following are your officers for 2006:

### Board of Directors

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

### Supervisory Committee

Mary Whitney, Chairperson  
 Debi Bergsma  
 Rhonda Heier  
 Mano Leventakis  
 Art Turnier

## 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	1.30%	1.30%
\$3,000 to \$19,999	1.70%	1.71%
\$20,000 to \$49,999	1.90%	1.91%
\$50,000 and over	2.10%	2.11%
<b>Share Drafts</b>	0.75%	0.75%
<b>Share Certificates</b>	3.75%	3.80%
	to 5.35%	to 5.45%
<b>IRA Shares</b>	2.45%	2.47%
<b>IRA Certificates</b>	4.50%	4.57%
	to 5.35%	to 5.45%

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.

## Annual Meeting Sponsors

We would like to thank the following businesses for generously donating door prizes to help make our meeting more enjoyable.

Auto Depot	Lake Arrowhead Children's Museum
Autoland	Liberty Check Printers
BIT	Los Angeles Zoo
Bisys	Mark Christopher
Boomers	Montrose Travel
Brunswick Foothill Lanes	Nichols Florist
California Steel Industries	Ontario Improv
Cask n Cleaver	Pacific Park, Santa Monica
Castle Park	Pamela Anderson Eshleman
Chick-fil-A, Foothill	Personix
Costco	QSO
CUNA Mutual Insurance	R.M. Stark & Co., Inc.
Etc. Promotional	Richard Petty Driving Experience
Fidelity National Title	Rock Honda
Fiesta Village, Colton	San Bernardino Hilton
Fletcher's Appraisal Service	Sam's Club
Ford of Upland	Scandia
Forefront Real Estate - Pat Palmer	Sensaria - Teresa Vincent
FSCC	Southwest Business Corporation
Fritts Ford	Summit Information Systems
GameWorks	TD Services
Gene Autry Museum of Western Heritage	The Pasadena Playhouse
Ideascope	Utility Vault
Janico Building Maintenance	Western Metals

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

Secured (against shares)	3.75%	to	6.00%
New & Used Autos	4.49%	to	12.19%
New & Used RVs	4.79%	to	15.09%
New & Used Boats	4.79%	to	15.09%
New & Used Motorcycles	4.49%	to	12.19%
Signature	8.29%	to	14.79%
Visa Card	9.96%	to	13.92%
15 Year 1st Mortgage (fixed)	5.59%	to	8.19%
30 Year 1st Mortgage (fixed)	5.89%	to	8.49%
2nd Mortgage (fixed rate)	7.19%	to	9.49%

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.

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)



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

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

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