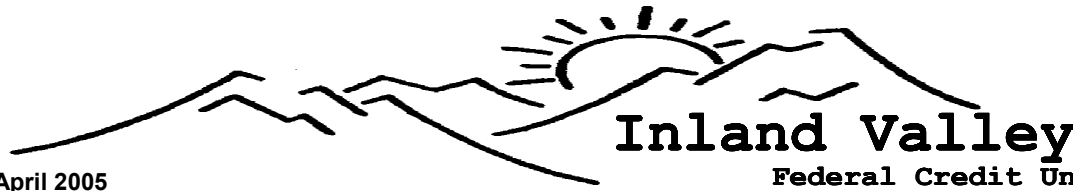


Credit Union Chatter



April 2005

Inland Valley
Federal Credit Union

Announcing CU On-Line

CU On-Line is your 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!

The following are just some examples of how you can use CU On-Line:

- * 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.

Receive your Statement On-Line

Sign up for E-Statements today! 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 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!

Dental and Vision Coverage

We are pleased to announce that Inland Valley FCU members are now able to purchase Dental Coverage through Cigna Dental and Vision Coverage through Vision Service Plan. The open enrollment period this is April 15, 2005 to June 10, 2005.

Rates, benefit information and enrollment kits are available by calling toll free (888) 293-4903.

Pay Bills via the Internet

It is now easy to pay your bills without writing checks, licking stamps or stuffing envelopes. 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. 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. CU Bill Pay is quick and easy to use, plus you save money on postage.

CU Bill Pay has customizable features to fit your individual needs:

Payee Maintenance - You can identify merchants from a standard list or set up any others who receive your payments. All you need to set up a payee is their name, payment address and your account number with the payee. Each Payee will have the number of days to receive their payment clearly identified. Payees may be added, edited, or deleted at any time.

Schedule Payments / Pay Bills - You can maintain your Payees, account numbers, payment types, amount of the payment, and payment dates. You can set up one-time, occasional and recurring or regularly scheduled multiple payments. You can specify the exact date your payment will be debited from your account and also the guaranteed date that your payee will receive the funds.

View Pending and Historical Payments - Record keeping is a snap as you are able to view and maintain all pending payments as well as view all previous payments to a particular payee. You can change or delete scheduled payments until the date your account will be debited.

57th Annual Meeting

May 13, 2005

Inland Valley Federal Credit Union's 57th annual membership meeting will be held on Friday, May 13th. The location will be the California Steel Industries Cafeteria at 9400 Cherry Ave in Fontana. The business meeting will begin promptly at 7:00 p.m.. You will hear reports on the progress of your credit union and participate in the Board elections for 2005. Numerous door prizes will be given away and refreshments will be served after the meeting. Please join us to help celebrate our 57 years of member service.

Holiday Schedule

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

Monday, May 30 for Memorial Day
Monday, July 4, for Independence Day

Vehicle Loan Rate Special

1.00% Discount

Over the last nine months, the Federal Reserve has raised the Federal Funds rate from 1.00% to its current 2.75% level. At the same time, car loan rates have increased more than 1.00% on average and are predicted to go higher still with the last rate increase in March.

Our vehicle loan rates remained unchanged during this time period, and now from May 16 through June 30, all 2001 model year or newer vehicle loans will be discounted 1.00% from our normal rates. When you compare these outside factors to our vehicle rates and then add in the discount, you can see how this may be the best car financing deal you'll see in the next few years.

Loans on vehicles that are a 2000 model and older are discounted .50% from the normal loan rates. So, if you're concerned about the high initial cost of a new car, you can still get the same great low payment terms with a quality late model used car.

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.

Refinance Special

Refinancing your vehicle loan is one of the easiest and quickest ways you can put money in your pocket each month. If for some reason you did not originally finance your current vehicle with the credit union, you now have a chance to transfer your loan and receive a rate that is .50% lower than your current APR. The lowest rate available for this special is 4.24%, but the maximum rate is 9.99% so you could possibly save even more. All it takes is a few minutes of your time and your monthly payment could be reduced enough each month to go out to dinner.

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	1.00%	1.00%
\$3,000 to \$19,999	1.30%	1.30%
\$20,000 to \$49,999	1.45%	1.45%
\$50,000 and over	1.60%	1.60%
Share Drafts	0.75%	0.75%
Share Certificates	1.75%	1.76%
	to 4.70%	to 4.78%
IRA Shares	1.85%	1.86%
IRA Certificates	2.95%	2.98%
	to 4.70%	to 4.78%

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.

M. B. P. Discounted

Another way to save money during this period is to purchase Mechanical Breakdown Protection through the credit union and save 10% off our already low price. In many cases, the MBP offers a significant savings over dealer service contracts while offering the same peace of mind.

These rates can save you thousands in interest over the life of your loan. But you can't wait forever, the special programs expire June 30. Call the credit union today, or visit the web site for all the terms and conditions of these specials and then submit your application to lock in the lowest rates of the conceivable future.

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

Office Hours: Mon-Fri 7:00 am—5:00 pm

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/



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