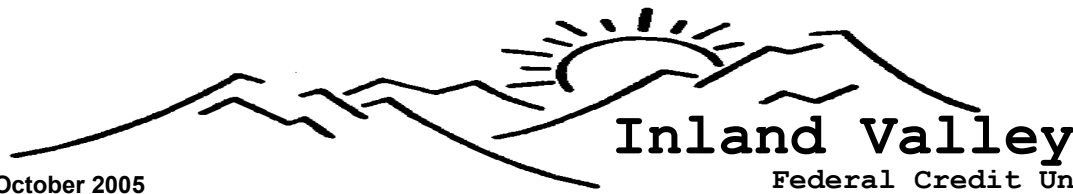


Credit Union Chatter



October 2005

Inland Valley
Federal Credit Union

Vehicle Loan Special

As fuel prices increase, many people are wondering if it's time to trade in their low gas mileage vehicles for a more fuel efficient models. If you are one of those thinking about making a change, you won't find a better time of the year to buy than now. Dealers are aggressively pricing 2005 models to make room for the new 2006 cars. As a result of the increased new car sales, used vehicle inventories are growing, and that gives you a multitude of choices. In order to save you more money, we are offering vehicle loans at spectacular rates for a limited time. Plus, your rate will be the same whether you decide to buy new or used. So if you're concerned about the high initial cost of a new vehicle, you can still get the same great low payment terms with a quality used car. But you'll have to hurry since the rates are only good for applications submitted by 11/15/05. To find out more about these great deals, call the credit union or visit our web site at www.ivfcu.org. Submit your application now before you shop and you'll qualify for the .25% pre-approval discount!

New & Used Same

Base Rate for all Vehicles

<u>Financing</u>	<u>48mos</u>	<u>60mos</u>	<u>72mos</u>
80%	4.49%	4.74%	4.99%
90%	4.74%	4.99%	5.24%
100%	4.99%	5.24%	5.49%

New & Used Same Base

Rate for Motorhomes & Boats

Up to 72 Months	5.49%
73 to 144 Months	7.24%

The Base Annual Percentage Rate (APR) is the starting point Inland Valley FCU uses to determine the rate for each individual loan and is for comparative purposes only. Your actual APR may vary from the base APR. The exact APR will be determined after the application is submitted & evaluated. The range APR is: Vehicles 3.24% - 8.49%; Boats & Motorhomes 3.74% to 10.49%. Vehicles with the 2000 model year and older have loan term and financing limits. Please call the credit union for all the terms and restrictions on these special loan rates.

Refinance and Save

Refinancing your vehicle loan at a lower interest rate is one of the easiest ways to put more money in your pocket each month. From 10/1/2005 through 11/15/05, IVFCU is refinancing qualified vehicle loans currently financed with other institutions at a rate that is lower by as much as 1.00%. The lowest rate available is 5.50%; the maximum rate is 9.50%. So you could potentially save more if your current rate is above 10.50%. This allows you to save significantly over the life of your loan with only minimal time and effort. For example, you'd save \$350 in interest on a 7.5%, \$18,000 loan with 3 1/2 years remaining. Call the credit union or visit the website to apply today and start saving money tomorrow.

Visa Program Changes

In response to many requests, Inland Valley FCU is restructuring our Visa program. The restructure is designed to give members a choice of products based on how they use their credit card. In addition to the Value Visa Classic card that earns ScoreCard points towards travel and merchandise, we will introduce a lower rate, bare bones card for those who are not interested in the ScoreCard program. In addition, two Platinum card programs will be introduced, one with ScoreCard points. These changes are targeted for mid 4th quarter 2005. Please log onto www.ivfcu.org for more information.

Personal Loan Special

As Low As 7.99%

If you're looking for an easy source of funds for the holidays, we have created a special for you. From Nov. 16 through Dec. 15, 2005, personal loans up to \$2,500 with an 18 month term will start at a base rate of 8.99% APR. With available discounts, preferred borrowers could finance at an APR as low as 7.99%! The best part is: this is a personal loan, so you decide how you want to use the cash. You can make that big one time purchase you've been dreaming about, finally take the vacation over the holidays you've talked about for years, or even pay off that high rate credit card balance that never seems to go down. Whatever your current needs, taking advantage of this low rate just makes sense. Please call the credit union for all other terms and restrictions on this limited time special.

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.

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	1.10%	1.10%
\$3,000 to \$19,999	1.40%	1.40%
\$20,000 to \$49,999	1.60%	1.60%
\$50,000 and over	1.80%	1.81%
Share Drafts	0.75%	0.75%
Share Certificates	2.20%	2.21%
	to 4.80%	to 4.88%
IRA Shares	2.10%	2.11%
IRA Certificates	3.40%	3.44%
	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. 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.

Important Loan Insurance Information

Dear Member:

Effective November 1, 2005, Inland Valley Federal Credit Union is changing the insurance carrier for Credit Life and Credit Disability Insurance coverage. The new carrier will be CUNA Mutual Insurance Society, Inc., P.O. Box 391, Madison, WI 53701-0391.

The Disability Insurance coverage will be administered on a 30 Non-Retroactive Plan of Benefits, which means that you must be disabled for 30 days with benefits then being payable from the 31st day. The monthly premium will be \$.275 per \$100 of outstanding loan balance. The Maximum Monthly Benefit will be \$500.

The rates under your Term Life Insurance coverage per \$100 of outstanding loan balance will be \$.068 for Single Term Life Insurance and \$.116 for Joint Term Life Insurance. The Maximum Amount Insurable will be \$30,000.

You are eligible for insurance up to the Maximum Age of 65 for Disability Insurance and Age 70 for Term Life Insurance. The insurance will terminate on the last day of the month during which you reach the Maximum Age for insurance.

In addition, your insurance may not cover an advance under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the loan advance.

There is no action necessary on your part to continue coverage if you already have it. **IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE.**

Please review the information including rates carefully as your payment or loan term may increase with the rate change. You may call the credit union at (909) 822-1810 if you have any questions. If you have this coverage, you may cancel it at any time by contacting Inland Valley F. C. U. in writing at P.O. Box 547, Fontana, Ca. 92334.

Holiday Schedule

The Credit Union's Fontana Office will be closed on:
Monday, October 10 for Columbus Day
Friday, November 11 for Veterans Day
Thursday & Friday, November 24 & 25 for Thanksgiving
Monday, December 26 for Christmas
Monday, January 2 for New Year's Day

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

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

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