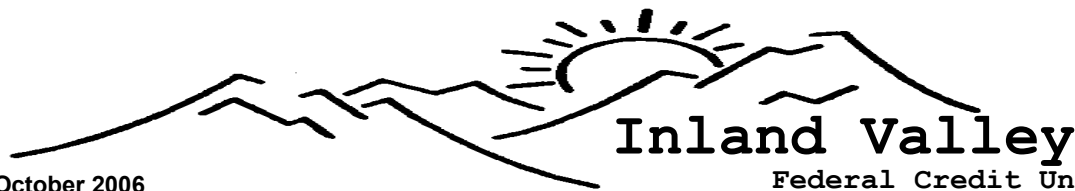


Credit Union Chatter



October 2006

Inland Valley
Federal Credit Union

Our Lowest Vehicle Loan Rates in 2006

Take advantage of our special loan rates and double discounts and receive the lowest Inland Valley FCU vehicle loan rates offered in 2006. From October 1st to November 15, 2006, in addition to a .20% special automatic discount from our everyday low vehicle rates, members can earn up to an additional .60% by doubling the normal participation discounts for using the following services:

- Checking Account with Direct Deposit
- CU On-Line
- E-Statement

Usually, members can combine four .20% participation discounts for a maximum rate reduction of .80% on car, truck, van and motorcycle loans. For this limited time, the maximum participation discount from the base rate is 1.40%¹.

Be sure to log on to www.ivfcu.org for current interest rates and news about available loan specials.

10/1/2006 - 11/15/2006

60 Month New and Used Car Loans:

80% financing as low as 3.99%²

90% financing as low as 4.19%²

100% financing as low as 4.39%²

¹ Other .20% participation discounts available are: Pre-Approval Loans, usage of Value Visa and Direct Deposit Loan Payments. A maximum of four participation discounts may be applied.

² Current annual percentage rate as of 9/30/2006. Rates are subject to change by the Board of Directors. Example rates include: .20% special discount, maximum 1.40% participation discount, .20% Golden member discount and -1.00% risk based lending adjustment.

Holiday Schedule

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

Monday, October 9 for Columbus Day
Thursday and Friday, November 23 and 24 for Thanksgiving
Monday, December 25 for Christmas
Monday, January 1 for New Year's Day

Refinance Special

Save up to 1.00%¹

In today's economy, everyone needs to find little ways to save each month. Refinancing a first mortgage to eliminate a second is often the best way to accomplish this. However, refinancing a vehicle loan at a lower interest rate is a more simple way to save a few dollars each month. If you currently have a vehicle loan through another financial institution, refinance with Inland Valley FCU between October 1st and November 15, 2006, and you will receive a rate that is as much as 1.00%¹ lower.

By taking advantage of this special opportunity, you would save more than \$520 on an 8%, 60 month, \$28,000 car loan with 4 years remaining on the term. That is like receiving a free lunch each month.

The lowest rate available is 4.99% but the maximum rate is 11.99%. So, members that were forced to use a high rate lender will save even more. Most applications take less than 5 minutes. When comparing the potential benefit of hundreds of dollars in savings versus the time, this limited time opportunity shouldn't be passed. Please call the credit union or visit our web site for all the terms of this great deal.

¹ Maximum 1.00% discount off your current rate at another financial institution consists of .40% automatic discount plus .20% participation discount for usage of following three services: Checking Account with Direct Deposit, CU On-Line, and E-Statement. Proof of current rate is required with a statement or other lending documents. Valid only on loans funded before 9/1/2006

Coming soon:

Platinum Visa Accounts

Visit www.ivfcu.org and
watch your mail for details.

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

Personal Loan Special

As Low As 7.69%¹

With our risk based lending system, submitting a loan application has never been easier. Most members receive a loan decision within 5 minutes of speaking to a loan officer. From November 16th through December 15, 2006, Inland Valley FCU will double the .20% participation discount to .40% on the following services: Checking Account with Direct Deposit, CU On-Line usage, and E-Statement participation. With available discounts, preferred borrowers can finance a personal loan at an APR as low as 7.69%¹!

¹ Current annual percentage rate as of 9/30/2006. Rates are subject to change by the Board of Directors. Example rate calculated by combining the maximum 1.40% participation discount with the .20% golden member discount. The participation discount maximum is achieved when combining the three special services with one of the following: usage of Value Visa or Direct Deposit Loan Payments.

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	1.35%	1.35%
\$3,000 to \$19,999	1.75%	1.76%
\$20,000 to \$49,999	1.95%	1.96%
\$50,000 and over	2.15%	2.16%
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.

One Day Used Car Sale

Inland Valley Federal Credit Union and Auto Depot are collaborating to offer members a Used Car Sale on Saturday, October 21, 2006, from 9 a.m. to 10 p.m.. A multitude of quality used cars will be available at special credit union prices. Additionally, Mechanical Breakdown Protection and Gap Insurance will be available at discounted prices.

Save time and receive the pre-approval discount when you submit your application before the sale. A credit union loan officer will be available from 9 a.m. until 8 p.m.. Used car rates start at 7.19% Annual Percentage Rate (APR) for 60 months, 100% financing, and can be as low as 4.39% APR with a top tier 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.

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%

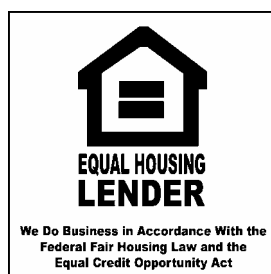
IVFCU utilizes a Risk Based Lending System. Rates are adjusted based on a combination of the applicant's Experian FICO score and MDS Bankruptcy Score. Rates are subject to change by the Board of Directors. All loan rates are annual percentage rates (APR). Daily periodic rates and other terms and conditions 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.

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.