

Bring friends and family

Annual Meeting and Open House



Saturday, November 12

We'll start at 9 am with a discussion of our financial condition, preview of our plans for next year, and a vote for our 2012 Board members.

The fun begins at 10 am with free refreshments, gifts and a Grand Prize Raffle. Invite your friends and family so we can introduce them to our tremendous value. Get one entry in our Grand Prize Raffle for each guest you bring — the more guests you have, the greater your odds of winning! They can enter too by filling out the form below. If you need more, just photocopy the form or pick them up at our office. Write your name after "Referred by."

The credit union will be closed for regular business during the annual meeting.

Annual meeting reservation form

Print member name

Member # Phone #

Please return to credit union.

You're invited Grand Prize Raffle Saturday, November 12, 2011
Family Federal Credit Union, 1000 N. Avalon Blvd., Wilmington

Print name

Phone # E-mail

Address

Referred by

No purchase necessary. Winner must be present, be at least 18, and be a member or be referred by member; one entry per non-member. Grand Prize will be awarded at open house.



Holiday Loans are back!
Make yours a **Happy Holiday**

- \$500 to \$2,500
- Up to 12 months

If you need a just a few dollars to make sure your family has Happy Holidays, apply for a Holiday Loan now.

Hurry — only available until December 10, 2011

Annual Percentage Rate effective 10/1/11. Subject to change and approval. Monthly payment per \$1,000 borrowed for 12-month term at 8% APR: \$86.99.

Open your 2012 holiday account now

Members with Holiday Savings accounts get checks the first week of November for the balance of their accounts. Be among those smart members next year by opening your Holiday Savings account now. Grow it throughout the year with direct deposit or automatic transfers and you'll be ready for the 2012 holiday season before it arrives.

International Credit Union Day Thursday, October 20, 2011

Family FCU is one of 53,000 credit unions worldwide celebrating International Credit Union Day. Stop by for free refreshments and hourly prize drawings on International Credit Union Day. To enter, just make a deposit or payment to a Family FCU account.

What does your credit score mean?

Your credit score is a three-digit figure, usually called a FICO, that potential lenders and insurers use to gauge your financial responsibility and ability to repay. It's determined by several factors, including your payment history, how long you've used credit, and amount and type of debt. Note that income is not a factor. If you have a poor score, you will pay higher loan rates if you can get credit at all. Call us for tips on how to improve your score.

Avoiding bankruptcy

Bankruptcy is not a quick and easy financial solution; it can damage your credit rating for years. Here are some practical alternatives.

- Sell assets** Move to a smaller home, get by with one car.
- Avoid new debt** If you don't have cash, don't buy it.
- Inform creditors** They may work with you to ease your payments.

As a Family FCU member, you can call BALANCE at 888/ 456-2227 for free, confidential financial counseling.

Confirm your account information

Several members have received letters from the IRS due to incorrect information. Please verify your name is correct on your Family FCU statements, and that the Social Security number we have on file matches your Social Security card exactly.

We have our winners

Yolanda, 11 of Los Angeles and **Viviana, 18 of Torrance** are this quarter's Kirby Kangaroo and CU Succeed winners. Both won Target gift cards.

Give your children and grandchildren a head start in gaining good money sense. Call or visit to open youth club accounts for them.

Family

FEDERAL CREDIT UNION

1000 N. Avalon Blvd. PO Box 190
Wilmington, CA 90748

310/ 835-6132

www.FamilyFCU.org

Fax 310/ 835-0656
Audio Response 888/ 827-6809

Sun–Mon Closed
Tue–Thu 10 am–5 pm
Fri 10 am–6 pm
Sat. 9 am–1 pm

Report lost or stolen Visa Card 800/ 247-4222

Report lost or stolen ATM / Debit card 800/ 554-8969

Dividend Rates

Savings, checking and Holiday Savings Accounts

Balance	APY
\$200–\$2,999	0.10%
\$3,000–\$9,999	0.10%
\$10,000–\$19,999	0.10%
\$20,000–\$29,999	0.10%
\$30,000–\$49,999	0.10%
\$50,000–\$69,999	0.10%
\$70,000–\$99,999	0.10%
\$100,000+	0.10%
Youth accounts	
\$200+	0.10%

Dividends are not guaranteed and are dependent on the earnings of the credit union. APY (Annual Percentage Yield) effective 9/30/11 and subject to change.

Family Federal Credit Union was founded in 1983 by Father Luis Valbuena, OMI, at Holy Family Catholic Church in Wilmington to serve the financial needs of parishioners and the community by providing a place to save, to borrow at fair rates, and to educate oneself about finances. We offer savings accounts, youth accounts, free checking, ATM/debit, affordable Visa credit cards, Audio Response, money orders, money transfers, and financial education classes.

