

July 2009

Simply Better for Your Banking

## A Window of Opportunity

### *Now is an Ideal Time to Buy Your First Home*

Low interest rates and the availability of affordable properties make this the perfect opportunity to become a first-time home buyer.

At Tulare County Federal Credit Union, we've helped thousands of members realize their dream of home ownership, and we can help you too!

Choose from traditional fixed rate loans with terms of 15, 20 or 30 years and FHA loans. At Tulare Federal, you'll always get a quick approval, up-front closing costs and competitive interest rates.

For more information, or a no-obligation mortgage consultation, call **559-686-1791**. You may also visit CUSO Mortgage online at [www.tularefcu.org](http://www.tularefcu.org), or stop by the Tulare, Visalia or Porterville office for a mortgage application package.



## Online Banking Makeover

*Coming Soon to a Computer Near You!*

Keep your eyes out this Summer for an all new look to PCU (Personal Credit Union) Online Account Access. Visit [www.tularefcu.org](http://www.tularefcu.org) for details coming soon!



## Celebrating 70 Years

*Thanks to You!*

Tulare County Federal Credit Union has been serving members in our community since 1939. We've grown to over 12,000 members and \$79 million in assets over the years thanks to you, our valued members. We sincerely appreciate your business and look forward to serving you in the years ahead.

## Congratulations

In honor of our 70 years of success, members who enrolled in e-statements from April 15-June 15 were entered to win a laptop computer. Congratulations to Cherisse Villarreal, the lucky winner of the drawing!

*See Us on YouTube!*

Be sure to check out our "Celebrating 70 Years" video on YouTube by visiting [www.tularefcu.org](http://www.tularefcu.org) and clicking on the YouTube link.



# Annual Meeting Election Results

## *Two Board of Directors Re-Elected*

Thanks to all our members who attended the Tulare County Federal Credit Union Annual Meeting held on April 15th. As a not-for-profit financial cooperative, our members are the owners and elect volunteer representatives to the Board of Directors. Congratulations to Roque Serpa and Teymour Farhang on their re-election! We thank them for their continued support and dedication. Thank You!

## On the Road Again

### *With Affordable Vehicle Financing from Tulare Federal*

Rates  
as Low as  
**4.80%**  
APR!\*

At Tulare Federal, we'll get you on the road quickly with an easy application process, flexible terms and low rates-starting at just 4.80 % APR!\* Plus, save time and increase your bargaining power by getting pre-approved for your vehicle loan before you go shopping.

### *Love Your Car, Hate the Payments?*

Refinance you car, truck, van or RV loan at Tulare Federal! You may be able to save hundreds of dollars in interest and lower your monthly payments.

### *Apply Today!*

Give us a call at **559-686-1791** during business hours.

Apply online at **[www.tularefcu.org](http://www.tularefcu.org)**.

Visit any Tulare Federal branch office in person.

\*APR = Annual Percentage Rate. 4.80% APR based on a 48-month vehicle loan for a 2007, 2008 or 2009 model year with less than 24,000 miles, along with a credit score in the highest category. Actual rate will be based on the term of loan, age of collateral and credit history.

## Apply for a Loan from Your Easy Chair

*Online at*  
**[www.tularefcu.org](http://www.tularefcu.org)**

Kick back and relax! Tulare Federal makes applying for a loan simple and convenient. Visit us online at **[www.tularefcu.org](http://www.tularefcu.org)** 24-hours a day. You'll find information on the various types of loans that are available, current rates and a quick and easy online application. Plus, in most cases, you'll receive a decision in a matter of minutes!

All loans subject to credit approval. Online loan application is not available for credit cards or real estate loans.



# Enjoy a Relaxing Summer

## With Tulare Federal's Convenience Services



### VISA® Check Card

This summer's a breeze when you use Tulare Federal's VISA® Check Card to get cash or make purchases. Withdraw cash from your Checking or Savings accounts at any ATM that displays the Star®, CO-OP®, PLUS®, CIRRUS®, Discover® or VISA® logos.

Faster than writing a check and safer than carrying cash.

Accepted worldwide at traditional or online merchants that displays the VISA® logo.

Functions as your ATM card so that you can withdraw cash from any ATM that displays the VISA® logo.

All transactions are deducted from your account and are detailed on your monthly statement.

### PCU (Personal Credit Union) Online Account Access

Use any online PC to monitor your accounts and handle routine transactions at [www.tularefcu.org](http://www.tularefcu.org) with PCU, our FREE online banking system. Once you have a PCU Security Code, you'll be able to verify account balances, request withdrawals, make loan payments, balance your checking account, download information to your PC and more.

### Online Bill Payer

Summer is the ideal time to use the Online Bill Payer because you can schedule bills to be paid while you're out of town. Plus, you'll save time, checks and postage by submitting payments electronically. Make your mortgage, utility, credit card payments and more with a few clicks of your mouse at [www.tularefcu.org](http://www.tularefcu.org).

# Get Organized with E-Statements



Help save the environment and organize your financial paperwork with Tulare Federal's FREE E-Statements Service:

Faster than via regular mail

Safer than paper statements which may be left unprotected in a mailbox

Use search tools to locate specific items

Download information to other programs

Organize and store statements in a convenient digital format

To enroll in E-Statements, go to [www.tularefcu.org](http://www.tularefcu.org) or call us at 559-686-1791.

# Tulare Federal is Kid-Friendly!

## Special Accounts for Our Youngest Members

Open a Tulare Federal Youth Account for your child or grandchild and help them establish good financial habits that will last a lifetime. Tulare Federal makes it easy and fun for kids to learn about saving money. As a special Youth Club member of Tulare Federal, kids get their own statement each quarter so they can watch their savings and interest grow.





## Holiday Reminder

Tulare County Federal Credit Union will be closed on Monday, September 7, 2009 for Labor Day.

## FREE Online Banking Kiosk

### For Your Convenience

Tulare Federal offers the added convenience of a FREE Online Banking Kiosk right in the branch! You can view account history, look at your e-statements, make transfers and more. It's a real time saver, so the next time you're in the branch, give it a try!

## Notice of Fee Changes:

PCU Accounts – Paper statement request, \$5.00 per statement

Inactivity Fee (after 12 months), \$5.00 monthly

For more information, please call us at 559-686-1791.

## Getting Your Ducks in a Row



### The Basics for Effective Money Management

It's a simple fact: Many Americans spend more than they earn, and after many months or years this can lead to an overwhelming and unmanageable burden of debt. If you are in this situation, there are some simple things you can do to get back on the road to financial freedom:

If you are married or share financial responsibilities with other people, you will need their cooperation.

Assess your situation. Make a list of all your debts and minimum payments on each of them.

Look at current spending habits. Take a look at the last month or two in your checkbook register to see how much you are spending and where. You may want to divide expenses into categories.

Construct a realistic budget for the future. This can be done on paper or with a simple spreadsheet. First, list your net pay or income. Then, outline all your fixed expenses such as rent or mortgage payments, utilities, student loan payments, child care expenses, etc. Then, add in variable expenses like groceries, entertainment, clothing, medical expenses and charitable donations.

Create a debt reduction plan as part of your budget. Write down all debts including credit cards, retail store debts, vehicle loans, student loans, etc. Starting with the one with the highest interest rate, figure out how much extra each month you can pay toward eliminating that debt. Then, move onto the next highest interest rate debt and so on.

If you're in a position where you cannot meet all your monthly obligations, contact creditors early, before you get behind, to work out a payment plan.

### Online Resources at [www.tularefcu.org](http://www.tularefcu.org)

Tulare Federal offers free information, financial tools and calculators on our web site. Quickly calculate home mortgage and auto loan payments, retirement funding needs and more, all from any online computer.

### Board of Directors

Roque Serpa, Chairperson  
Thomas Paloutzian, Vice-Chairperson  
Lawrence Chan, Secretary/Treasurer  
Carlos Carrillo  
Teymour Farhang  
Vivian Hamilton  
Walter Yamamoto

### Supervisory Committee

Peter Chambers, Chairman  
Robert Hight  
Mark Jensen  
Michael Porté  
Walter Yamamoto



## Branches

### Tulare Branch

300 North K Street  
Tulare, CA 93274  
Voice: 559-686-1791  
Fax: 559-686-3267  
24-Hour ATM

### Porterville Branch

617 North Main Street  
Porterville, CA 93257  
Voice: 559-686-1791  
Fax: 559-781-0311  
24-Hour ATM

### West Visalia Branch

5133 West Walnut Street,  
Visalia, CA 93277  
Voice: 559-686-1791  
Fax: 559-636-7404  
24-Hour ATM

### College of the Sequoias

915 South Mooney Boulevard  
Visalia, CA 93277  
Voice: 559-686-1791  
24-Hour ATM

### Internet Branch

[www.tularefcu.org](http://www.tularefcu.org)

