

**FONTANA FEDERAL CREDIT UNION**

17235 Arrow Blvd, Fontana, CA 92335

877-891-3440 **24/7** \* 909-822-6286 **Loans** \* 909-822-6408 **Credit Union** \* 909-822-2035 **Fax**

**HOURS** 9:00 a.m. – 5:00 p.m.

www.fontanafcu.org

Fall 2011

**Join us for Member  
Appreciation Day!**

Our third annual Member Appreciation Day is Thursday, October 20<sup>th</sup> from 10:00 a.m. – 4:00 p.m. This is our way to say “thank you” for allowing us to be your credit union. Visit us that day for light refreshments and prizes!!

We thank you for your continued support.

**Holiday Hours**

<sup>3rd</sup> Quarter 2011

**The credit union will be closed in observance of:**

Columbus Day

October 10, 2011

Veterans Day

November 11, 2011

Thanksgiving

November 24 & 25, 2011

Christmas Day

December 25, 2011

**THE CREDIT UNION  
WILL BE CLOSING AT  
NOON ON DECEMBER  
30<sup>TH</sup> FOR YEAR END  
PROCESSING**

**Regulation CC-Availability  
of Funds**

To encourage the electronic processing of checks, the Federal Reserve Board has issued a proposed rule to amend Regulation CC-Funds Availability Act. The proposal became effective July 21, 2011 and under the proposal the following changes will be adopted:

\* An increase from \$100 to \$200 for next day availability on checks deposited.

\*General “Local Hold” will not change from the current two business day hold.

\*Elimination of all references to “non- local” checks, which permitted a five business day hold.

\*A depository institution may continue to apply a longer hold if it can show a longer period is reasonable, these reasons can include but are not limited to: repeated overdrafts, check greater than \$5000, doubt collectability, or new account.

**CATCH A GREAT RATE  
AT YOUR CREDIT UNION  
1.00% RATE/APY ON  
1 YEAR CD  
CALL US FOR DETAILS!**

**Holiday Spending Tips**

1. Make a list. Decide how much you can afford to spend this year and write it down.
2. Pay cash for your holiday gifts. It’s much harder to spend cash than credit.
3. Start early! Shopping early allows you to comparison shop and catch pre-holiday sales.
4. Make your holiday gifts. If you have creative talent, such as cooking, crafts, etc., making your own gifts can be very special.
5. Purchase wrapping paper, holiday cards and other decorations right after the holidays.
6. If you’ll be traveling this holiday season, book your travel plans early.
7. Start a Christmas fund in January for next year’s shopping.

