

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

Winter 2011

Annual Meeting

Be sure to attend Fontana Federal's upcoming Annual Meeting to be held on Wednesday February 8 at 7:00 p.m. The meeting will be held at Truman Middle School, located at 16224 Mallory Drive, Fontana, CA. The meeting starts at 7:00 p.m. You'll hear about the state of your credit union and get updates from the Board of Directors. Several drawings for prizes will be held.

Please plan to attend!

Volunteer Opportunities Available

Fontana Federal Credit Union continues to seek volunteers to serve on the Board of Directors and the Supervisory Committee.

Applicants must be a member of the credit union. Persons who are interested must be able and willing to meet once a month for 1 to 2 hours. Experience in the financial arena is helpful, but not required. Now is the time to support your Credit Union! Please submit your letter of intent to Maha Rabadi, CEO, Fontana Federal Credit Union, 17235 Arrow Blvd, Fontana, CA 92335.

Holiday Hours

1st Quarter 2012

The credit union will be closed in observance of:

New Year's Day

January 2, 2012

Martin Luther King Day

January 16, 2012

President's Day

February 20, 2012

Our Online Banking application will be changing to Virtual Branch soon.

Stay tuned for more information. If you have any questions, please give us a call.

4 Tips for Saving on Auto Insurance

When shopping for auto insurance, 49% of Americans cite price as the deciding factor when buying policies.* Here are 4 tips to help you save money:

Assess your needs.

Too little coverage puts your assets at risk; be careful not to pay for too much coverage, either. Find the right level for your needs.

Ask for discounts.

Discounts may be available based on how much you drive, having anti-lock brakes, anti-theft devices, air bags, high student GPAs and spotless driving records

Combine policies.

Merge the policies of two or more drivers, as well as bundle auto insurance, homeowner's insurance and life insurance with the same company. Many companies also offer multi-policy discounts for unmarried couples that live together.

Maintain good credit and driving records.

Many insurers assess risk using credit scores and driving records—keeping both clean often lowers your payments.

It takes a deep commitment to change and an even deeper commitment to grow.

Ralph Ellison

