

Still Time to Make Your 2011 Retirement Plan Contribution

Now more than ever is a good time to start planning for your retirement.

An IRA is another great way to stash extra cash and is a great option for saving.

Traditional & Roth IRA

The deadline for 2010 IRA contributions is April 18, 2011. The contribution limits did not change for 2011 as compared to 2010. The limit if you are under 50 years of age is \$5,000 or your taxable income, whichever is smaller. If you are over 50 years old, then you can contribute \$6,000 or your taxable income, whichever is smaller. The extra \$1,000 is known as a "catch up" amount.

The phase outs for the Roth IRA have increased slightly. For married filing jointly, the phase out starts at \$169,000 and ends at \$179,000. For married filing separately, if you've lived with your spouse at any time during the year, the range is still \$0 and \$10,000. For single filers, head of household, or other married filing separately, the range starts at \$107,000 and ends at \$122,000. As always, you can use this calculator to figure out your contribution limits.

401(k), 403(b)

The limits have not changed from 2010. Your contribution is limited to \$16,500 if you are under 50 years of age and limited to \$22,000 if you are over 50 years old.



CU SERVICE CENTERS
The Member-Friendly Financial Network

CO-OP NETWORK

NCUA

401 West 2nd St, San Bernardino, CA 92401
Call 909-889-0838 or Visit 1stValleyCU.com

1st Valley NEWS

CREDIT UNION

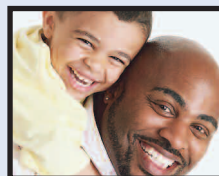
Refer-a-Friend



to Take Out
a Signature or
Auto Loan and



You BOTH Win!



They Get a Great Rate and
You Get \$50!



Call, stop by or visit 1stValleyCU.com for details.

Need Help Accessing All of 1st Valley's Online Advantages?

We'll be happy to show you how to use It's Me 247 (Online Banking), 1st Pay 247 (Online Bill Pay) or CU-TALK (247 Access by Phone). Call Sossy at 909-889-0838x228 to make an appointment.

Don't Miss Our 60TH ANNIVERSARY Member Appreciation Day



Come Celebrate With Us!

Stop by for hot dogs, chips, drinks and learn what's new. Bring your kids by and let them enjoy the Kid Zone.

Let us get to know you *even* better!



FREE Shredder Truck!

Bring your old files and destroy them securely in our back parking lot during Member Appreciation Day.

For more helpful document destruction tips, visit 1stValleyCU.com

Thurs, July 14
11am to 4pm



We're Pleased to Announce Your 2011 Board of Directors

At the January 24 Annual Meeting, the volunteers below were voted as the 2011 Board of Directors.

Jane SneddonChairman
 Mike PottsVice Chairman
 Bob DashoffSecretary
 Craig ScottTreasurer
 Evelyn AlexanderDirector
 Elizabeth CruzDirector
 Ernie LemosDirector



Anytime Emergency Funds, When Time is of the Essence!

Assist Membership Program Loans (AMP), demonstrates 1st Valley CU's commitment to assist you. An AMP loan will enable you to repair your credit and establish a regular pattern of savings. 10% of the amount borrowed is deposited and frozen in the member's account for the term of the program. A member makes regular monthly payments (principal + interest) to the credit union to pay off the loan. When the loan is paid off, you will have 10% of the amount of the loan plus interest earned on shares in your account.

HOLIDAY CLOSURES

Memorial Day, Monday, May 30
 Independence Day, Monday, July 4

REMEMBER...

the branch may be closed, but we're ALWAYS Open, 24/7 through "It'sMe 247" at 1stValleyCU.com or CU Talk at 888-778-0311

PRESIDENTS CORNER

The electronic revolution is in full swing at 1st Valley Credit Union.

Our new data processor has assisted us in delivering a more robust and feature-filled set of programs that will make your life easier!



Gregg Stockdale
 President and CEO

We have enhanced our home banking program and bill pay program to better serve your needs. Our staff is well trained on the use of the program and able to assist you in setting up this service and answering your questions. We also have support at 866-956-8491. You've heard us discuss the benefits of e-statements in the past. Now, more than ever, this service is more valuable as a tool. You have records of your statements all the way back to January of 2008 and you won't have to worry about your identity being stolen from your mailbox. Have a cell phone? You can access your account with almost any phone capable of texting. Be sure to call our staff today to bring your account up to date with all the latest benefits we provide.

ASK THE CEO: Do you have a question that you would like to see addressed here, or just have suggestion or comment? We pride ourselves on being open and available to our members. What better way to keep in touch and get the facts from the source. You may write Gregg Stockdale at the credit union address, call him at 909-889-0838, ext #225, or e-mail him at gregg@1stValleyCU.com. (we have a spam blocker on our email site that will send you a reply notice that requires a 4 digit code be entered for the e-mail to be sent. This is a legitimate program of the credit union. You are safe to respond to that.

Your Credit Union Offers Affordable Loans for Any Reason



Whether it's get the advantage of our great low mortgage rates, or to take a long overdue vacation...

1st Valley Credit Union always gives you the most for your borrowing buck!

- Pay less and get out of debt earlier
- Low rate loans with flexible payment options
- No or low fees
- Plus no pre-payment penalties

*APR = Annual Percentage Rate

MORTGAGES: NOW is a great time to get a **LOW RATE** on a home loan.

AUTO LOANS: Enjoy great rates and flexible terms on new and used auto loans.

VISA® PLATINUM CREDIT CARD: Rate are as low as 10.25% APR*

PERSONAL LOANS: We offer personal lines of credit, share loans, share certificate loans and signature loans.

Call 1st Valley Today and Get the Best Loan Rate Anywhere!