

## Should I Press 'Credit' or 'Debit'?

When you swipe your card, merchants or card machines may ask you to choose between "debit" or "credit". While your credit union charges no debit card fees, some merchants charge a point of sale fee whenever you select the "debit" option. To avoid paying fees, remember to press the "credit" option when you swipe your card. A signature will be all that's required and you'll be on your way.



1st Valley CU Debit Card makes shopping quick and easy. You can skip the hassle of writing a check. Use your 1st Valley CU debit card anywhere you see the VISA logo!



401 West 2nd St, San Bernardino, CA 92401  
Call 909-889-0838 or Visit [1stValleyCU.com](http://1stValleyCU.com)

# Loan Funding Worries?

We **Never** Stopped Making Good Loans!

### Check Out These Great Auto Loan Rates...

- 1.00%** Annual Percentage Rate for 1 Year... *"WOW!"*
- 2.00%** Annual Percentage Rate for 2 Years - *"Keep Talking!"*
- 3.00%** Annual Percentage Rate for 3 Years - *"Honey Get The Keys!"*
- 4.00%** Annual Percentage Rate for 4 Years - *"We're Out the Door!"*

### Auto Loans Based on 80% Financing! *No Hidden Terms or Conditions*

Minimum Loan Amount \$2,500

**Better Hurry...** these rates aren't going to last!

## Need a Lower Payment with a Longer Term?

How About Rates As Low As  
**4.95%** Annual Percentage Rate  
for **66 months** (not 60 months),  
**with NO Application Fee!**  
**Free Assessment of Rate!**

See Us Today or Visit [1stValleyCU.com](http://1stValleyCU.com) to fill out an online application for auto or other loan(s).

**HERE'S THE FINE PRINT!** Payment Examples: 80% Loan-To-Value (LTV) on new auto financing includes tax, luxury tax, license, mechanical repair coverage, extended warranty and guaranteed auto protection (GAP). Rate presented for model years 2005 and newer. A one-year auto loan at 1.00% fixed APR will have 12 monthly payments of \$83.79 per \$1,000 borrowed. A two-year auto loan at 2.00% fixed APR will have 24 monthly payments of \$42.54 per \$1,000 borrowed. A three-year auto loan at 3.00% fixed APR will have 36 monthly payments of \$29.09 per \$1,000 borrowed. A four-year auto loan at 4.00% fixed APR will have 48 monthly payments of \$22.58 per \$1,000 borrowed. A 5½-year auto loan at 4.95% fixed APR will have 66 monthly payments of \$17.34 per \$1,000 borrowed. Auto Loans Based on 80% Financing! No Hidden Terms or Conditions. Minimum Loan Amount \$2,500.



## Don't Miss Our Annual Meeting!

1st Valley CU's Annual Membership Meeting will be held  
**Monday, January 24, 2011 at 6:00pm** Doors open for the meeting at 5:30 at the Credit Union office located at 401 West 2nd Street in San Bernardino. All members are encouraged to attend and have the opportunity to hear from your board of directors, committee members, staff and the chance to vote on the nominees for the new board term.

**AND win a pair of Personal Computers, see President's Corner on next page for details!**

# 1st Valley CU Rated 5 Stars for Financial Strength & Stability



**AGAIN!**

Bauer Financial, Inc. Coral Gables, Fla. is proud to announce

that 1st Valley CU in San Bernardino, CA has earned its highest 5-Star Superior rating for financial strength and stability. Bauer Financial, the Nation's Bank & Credit Union Rating Firm, has been analyzing & reporting on the nation's banking system for over 25 years. The rating is based on the overall financial picture of the institution, and a 5-Star indicates the "1st Valley CU" is one of the strongest financial institutions in the nation.



*The Right Way to get back on track!*

Assist Membership Program Loans (AMP), demonstrates 1st Valley CU's commitment to assist its membership. AMP loans enable the borrower to repair his/her 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, the member will have 10% of the amount of the loan plus interest earned on shares in his/her account.

## HOLIDAY CLOSURES

Martin Luther King's Birthday,  
Monday, January 17  
President's Day, Monday, February 21

**REMEMBER...**

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

## PRESIDENTS CORNER

**To thank you for your patience during our software conversion**

# Two PCs to be Awarded at Annual Meeting!



**Gregg Stockdale**  
President and CEO

We would like to thank our membership for their patience during our software conversion. To show our appreciation, we will be raffling off two personal computers at our annual meeting.

We trust that everyone is happy with our new programs that are in place: Shared Branching, "It's Me 247" Mobile Banking & Online Banking, and our "CU Talk" teller by phone.

These PC's should be a great kick-off for the New Year and something that our members can use with our great online banking programs. Looking forward to seeing all of you Jan. 24th.

**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.



## Stater Brothers Route 66 Rendevous Cruisin' Award



For several years running, 1st Valley CU selects their favorite entry and awards the "Sponsors Choice Award." The 2010 winners – Frank & Corina Delgado for their '57 Chevy – are presented their award by Gregg Stockdale, CEO.

## Fee Change Notice

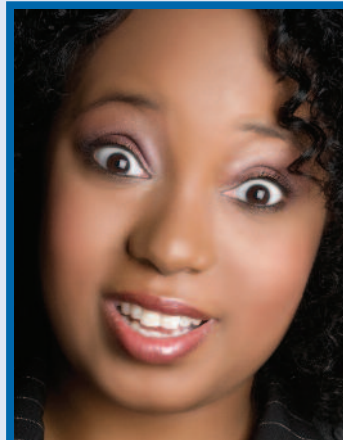
Effective February 1, 2011 the following fees will be added/changed:

### GENERAL ACCOUNT FEES

Closing Fee .....	\$5.00
(before 90 days of opening)	
Re-Opening Fee .....	\$15.00
(closed within the past six months)	
Stop Payment Fee – Counter Checks .....	\$5.00
Stop Payment Fee – Money Orders .....	\$5.00
Levy/Garnishment Processing .....	\$25.00
Returned Mail .....	\$3.00
Temporary Checks (8) .....	\$1.00
Loan Coupon Printing Fee (24) .....	\$5.00

### LOAN FEES

Late Fee on Consumer Loans .....	\$25.00
(Auto, Signature, Share Secured, etc.)	
Late fee on Mortgage Loans .....	\$35.00



**Did You Indulge Yourself a Little Too Much This Holiday Season?**

**We can help!** If you have a personal loan with us, you may be eligible for Skip-A-Payment. With just a \$50 fee you can Skip-A-Payment on your personal loan up to two times a year (not consecutively). Contact the loan department at 909-889-0838 for details.

Certain restrictions apply. Members must be in good standing to apply for a Skip-A-Payment.