

# Your Identity Security is Important to Us

1st Valley Credit Union allows you several options of protecting your information. If you would like security of your account when transacting business with us, please stop by or call us at 909-889-0838 with a special **Code Word** that you would like us to put on your account. This second level of security ensures that no one can transact business without knowing this code word.



You may also want to take an additional step in changing your login username on It's Me 247 from being your account number to something confidential. To do so, just log on to It's Me 247 and click on Preferences (top bar of the web page), then click on my User Name (located on the left listings), enter your new user name in lieu of your account number.

We realize at times that personal information such as birthdays, etc. may be privy to the hands of fraudsters, this process helps ensure that you do not fall victim to identity theft. It is always a good idea to frequently change your passwords as well.

## VISA Fees Change Notice

Our Nonsufficient Funds (NSF) Check Fee will be now \$25.00.

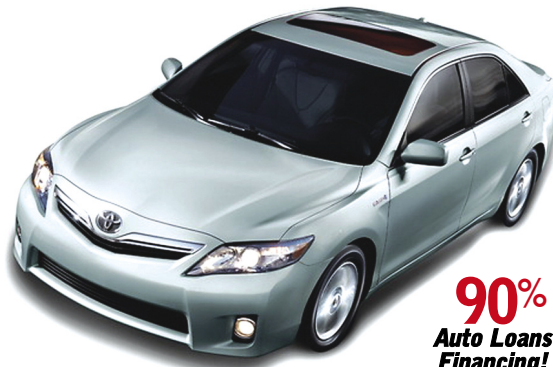
401 West 2nd St, San Bernardino, CA 92401  
Call 909-889-0838 or Visit [1stValleyCU.com](http://1stValleyCU.com)

# NEWS

## Do You Need:

- A Car?
- Extra Cash?
- Lower Payment?
- Longer Term?

These Are Our Rates Regardless of Your Credit Score. **No Teasing Here!**



Refinance Your Car or Purchase a Vehicle with **1st Valley Credit Union's GREAT RATES!**

- 1.00% APR\* – 1 Year
- 2.00% APR\* – 2 Years
- 3.00% APR\* – 3 Years
- 4.00% APR\* – 4 Years

*No Hidden Terms or Conditions!*

## Tell Your Friends and Family!

Visit [1stValleyCU.com](http://1stValleyCU.com) and fill out a no-hassle online loan application, or call 909-889-0838.

HERE'S THE FINE PRINT! \*APR = Annual Percentage Rate. Payment Examples: 90% 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 for \$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% APR will have 36 monthly payments of \$29.09 per \$1,000 borrowed. A four year auto loan at 4.00% APR will have 48 monthly payments of \$22.58 per \$1,000 borrowed. No Hidden Terms or Conditions. Minimum Loan Amount \$2,500. Auto Loans Based on 90% Financing.

## Convenience When Vacationing or Relocating



CU SERVICE CENTERS®

No matter where you may be on the road, 1st Valley Credit Union is always as close as the nearest CU Service Centers® location. With so many convenient locations, you will be able to access your credit union account even if you travel or relocate hundreds of miles from your credit union.

You can stop by for deposit, transfers, withdrawals, loan payments, balance inquiries, to purchase money orders, travelers' cheques and much more.\*

To find the location nearest you, simply log on to [1stValleyCU.com](http://1stValleyCU.com) and click on the find CU Service Center® location icon in the bottom of our web page or simply call 1-800-919-2872.

\*Not all services available at all locations. Please call to check availability.

Take Advantage  
of...



## Discount for 1st Valley Members

1st Valley members who are current Sprint customers and are not currently receiving another corporate/employee discount on their Sprint bill can start receiving **10% CU Member Discount** (15% if it's a business account) by calling 1-877-SAVE-4-CU (1-877-728-3428). Simply tell them you are a credit union member and ask to be attached to the NACUC\_ZZM Corporate ID.

**You Could Save  
\$100 - \$300 A Year!**

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## Introducing 1st Valley's Great New Way to Send \$\$\$ world-wide.



All you need to do is tell us where to send the money, who should receive it, and how you want it to be picked up. We do the rest! Come in and start sending Money our Easier, Faster and Safer Way!

## HOLIDAY CLOSURES

Columbus Day, Monday, October 10  
Veterans Day, Friday, November 11  
Thanksgiving, Thur & Fri, Nov. 24 & 25  
Christmas, Monday, December 26  
New Year's, Monday, January 2

### 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

### Durbin Credit/Debit Card Interchange Reform Amendments

#### What is it?

Visa and MasterCard have imposed a system of fees and contractual restrictions on everyone who accepts their cards as a form of payment – from small businesses to public charities to government agencies that pay the fees using taxpayer dollars. "Many of these fees and restrictions are designed to benefit the card networks and big card-issuing banks, and have proved anticompetitive and unfair for small businesses, merchants, consumers and taxpayers," according to Senator Durbin. He has filed three amendments that would make drastic changes to the credit and debit card systems.

#### What does this mean for consumers? Higher banking costs? **Certainly.**

Banks have already factored in the loss of interchange revenue, and are levying new fees on checking accounts, raising minimum balance requirements, and ending debit rewards programs. After financial reform, debit cards are significantly less cost effective: not only do customers have to opt in to overdraft fees, but interchange revenue will fall by an estimated 40 percent. Banks are finding new ways to monetize checking accounts, such as maintenance fees, higher out-of-network ATM fees. Consumers are being nudged away from debit cards.

#### What is 1st Valley Credit Union doing?

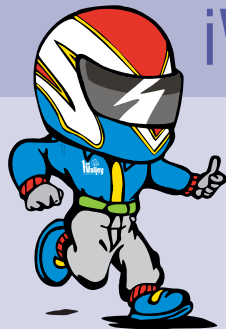
We are currently analyzing ways to make it fair for all of members regarding the ruling. This is simply a heads up as to what is going on and why changes will need to be made.



**Gregg Stockdale**  
President and CEO

**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.

## and the First iWinner is...



*Congratulations to  
Serena Contreras  
Winner of the  
iPod Nano.*

Youth savings puts kids in the winners circle. Youth Savings accounts are for the sons, daughters, and grandchildren of 1st Valley CU members, and are designed to teach young members the importance of saving for the future and developing money management skills. Help your kids prepare for the future today.

