

**MOBILE TEXT BANKING IS HERE!** See story on back side

**NOW Everyone in San Bernardino County Can Join the County's Only 5-Star Rated Community Credit Union!**

See below for details our 13th consecutive 5-Star Rating and our expanded membership area.



**1st Valley CREDIT UNION**

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

**NEWS**  
WINTER 2011

**MARK YOUR CALENDAR**  
**Annual Membership Meeting**

**Monday, January 23, 2012**

All members are invited and urged to attend 1st Valley's Annual Membership Meeting on Monday, January 23, 2012 at 6:00pm, (doors open at 5:30). The meeting will be held at the Credit Union branch located at 401 West 2nd Street in San Bernardino.

Don't miss your opportunity to hear from your board of directors, committee members, staff, and to vote for the officers to serve as your Board of Directors.

Light refreshments, prizes, Kids' Corner and more!

**Live, Work, Worship ANYWHERE in San Bernardino County?**

Everyone in the nations' largest county can now enjoy all the benefits and lower fees of being a member/owner of the countys' only 5-Star Rated financial institution. Call today or stop by the branch to sign up your whole family.

**We're Encouraging All Homeowners to...**

**Learn the HARP!**



The Federal Housing Finance Agency (FHFA) recently announced changes to the **Home Affordable Refinance Program (HARP)** in an effort to attract more eligible borrowers who can benefit from refinancing their mortgage loan.

As a result of FHFA's announcement, Fannie Mae will be making changes to the DU Refi Plus program. These refinance options are designed to assist borrowers who have demonstrated an acceptable payment history on their existing Fannie Mae mortgage loan, but may not have been able to refinance to obtain a lower payment or move to a more stable product.

Currently the program allows for refinancing your mortgage up to 105% of the value of your property. Changes are coming, effective March 1, 2012, that will allow for up to 125%.

If your current mortgage is owned by Fannie Mae, you are eligible. Please call our home loan center for further details or for additional information regarding refinancing your home loan.

Mortgage rates are still hovering near the lowest point ever, and there may be other programs to assist you.

We now offer FHA & VA loans, and a variety of other mortgage products. All it takes is one phone call to our home loan center at 866-936-0585 and speak with one of our mortgage advisors.

**1st Valley CU Earns Top Award... Again!**

Bauer Financial, Inc., Coral Gables, Florida is proud to announce that 1st Valley CU has earned its highest 5-Star Superior rating for financial strength and stability – this is the 13th straight quarter that 1st Valley has been awarded this distinction, and **is the ONLY community credit union in the county to receive the 5-Star Rating!**



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 Credit union is one of the strongest financial institutions in the nation.**



**Did You Indulge a Bit Too Much for the Holidays?**

**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.

**Holiday Closings:**

Martin Luther King's Birthday **Monday, January 16**  
Presidents' Day **Monday, February 20**

**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

**NOW Everyone in San Bernardino County Can Join the County's Only 5-Star Rated Community Credit Union!**

# Mobile Text Banking is Here!



**Sign up today!**  
Log-on to "It's Me 247" at 1stValleyCU.com, click on "Go Mobile" and "Text Banking Home" to get started.

With mobile text banking, you can: text message requests and receive text message replies on the available balance on accounts of enrolled memberships at any time, you can also select to have e-Alerts, such as balance alerts, sent to their mobile devices in the form of a text message, giving you timely feedback when your available funds drop below a desired level.

## Need to send \$\$\$?



Come in and start sending money our Easier, Faster and Safer Way!



**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.

## PRESIDENTS CORNER

### Small but MIGHTY!

A financial revolution began on November 5, 2011 when the Bank Transfer Day movement began. At 1st Valley Credit Union, we have been committed to giving our members the best of services available and always at minimal fees.

Within the last year and a half, we have provided our members top-of-the-line, state-of-the-art online services to keep up with the "big banks." And now, our newest addition is Mobile Text Banking (see left).

Remember, we now serve the entire County of San Bernardino. Tell your family, friends, and co-workers of all that 1st Valley Credit Union has to offer, including 6,400 (Walk-In) Shared Branch locations and 2,500 ATMs. **We might be small, but we ARE mighty!**



**Greg 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 Greg 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.

# Do You Need:

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

**These Are Our Rates Regardless of Your Credit Score.**

**No Teasing Here!**



**90% Auto Loans Financing!**

**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!

**Everyone Who Lives, Works or Worships in San Bernardino County is Eligible to Join & Take Advantage of These GREAT RATES!**

**Visit 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.**