



Auto Loans at  
4.66% APR

Annual  
Meeting  
Time

IECU Annual Meeting  
February 16



Great News for  
Homebuyers!

The  
"Bump"  
Is Back

Fight Inflation  
with this Share  
Certificate!

M E M B E R

# Message

Inland Empire Credit Union Winter 2010

## THERE'S STILL TIME TO SKIP-A-PAYMENT

Feeling financially drained after the holidays? You still have time to skip an auto or personal loan payment in January.



## HURRY! THERE'S NOT MUCH TIME LEFT!

Fill out the online form at [www.inlandempirecu.org](http://www.inlandempirecu.org) to start the process. Your loan(s) must be in good standing to qualify to skip payments. Please allow **TWO WEEKS** to process your skip-a-payment request.



[www.inlandempirecu.org](http://www.inlandempirecu.org)

## Turn to IECU for a Visa® Credit Card You Can Afford

### Many Major Credit Cards Are a "Bad Deal" for Consumers

A study by the Pew Charitable Trust found that cards offered by some of the country's largest card issuers are "bad deals" for consumers and employ practices the Federal Reserve has defined as "unfair or deceptive."\*

### Visa Credit Cards You Can Trust

Look to IECU for a Visa Credit Card with a **FIXED** rate as low as 9.90% APR\*\* and these money-saving benefits:

- NO balance transfer fees
- NO cash advance fees
- NO annual fees
- NO teaser rates or hidden penalty interest

- Platinum Visa credit lines up to \$15,000
- Zero liability against fraudulent purchases

Apply for your IECU Visa Credit Card online at [www.inlandempirecu.org](http://www.inlandempirecu.org), call (909) 865-2655 or stop by and see us!

\*CU Times, October 29, 2009.

\*\*Annual Percentage Rate. Rate is based on good credit. Other rates are also available.



## Need Help Preparing Your Tax Return?

### VITA Offers FREE Tax Help

The VITA Program offers FREE tax help to low- to moderate-income people who cannot prepare their own tax returns. Certified

student volunteers from Cal Poly will be here to help with preparation assistance every Saturday from 9 am to 1 pm beginning in February at the IECU office.



### I-CAN!® E-File

I-CAN!® E-File will help you prepare and e-file your taxes. Just answer simple questions on each screen and I-CAN!® E-File will complete your tax return. Go to [www.inlandempirecu.org](http://www.inlandempirecu.org) and click on the I-CAN!® E-File link.

## IECU'S ANNUAL MEETING IS FEBRUARY 16

Our Annual Meeting will be held at the credit union on Tuesday, February 16 at 6 pm. Annual elections and reports from the CEO and Board of Directors will be included in this meeting. Light refreshments will be served. Call (909) 865-2655 to reserve your spot by February 7, 2010.



### HOLIDAYS

**Martin Luther King, Jr. Day (observed)** – Monday, January 18, 2010

**Presidents' Day** – Monday, February 15, 2010

### CONTACT US

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#### Website

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#### E-Mail

#### Member Services

[msr@inlandempirecu.org](mailto:msr@inlandempirecu.org)

#### Loans

[loans@inlandempirecu.org](mailto:loans@inlandempirecu.org)

Information in this newsletter is subject to change. Access our website for current rates and terms. See IECU's Truth-in-Savings booklet for important account restrictions and conditions. All loans are subject to credit approval.



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



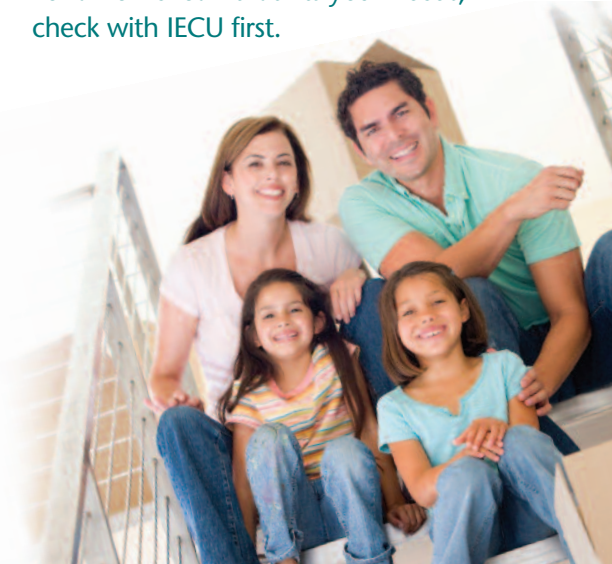
# First-Time Homebuyer Tax Credit Extended!

The tax credit of up to \$8,000 for qualified first-time homebuyers (or buyers who haven't owned a home in the last three years) has been extended. Buyers must have a binding contract on a house by April 30, 2010 and must close by June 30, 2010 to qualify for the credit.

For more information, visit [www.irs.gov](http://www.irs.gov). For a home loan that fits your needs, check with IECU first.

## Repeat Homebuyers Also Qualify for a Tax Credit!

A new tax credit of up to \$6,500 is available to homebuyers purchasing a principle residence and who have lived in the same residence for five consecutive years of the last eight. The same dates apply for contract and closing as for first-time homebuyers.



# Get in the Savings Groove with the Inflation Fighter Share Certificate

## The "Bump" Is Back!

No, we aren't talking about a dance move; it's our Inflation Fighter Share Certificate, which lets you bump up your rate once a term year!

## Here's How to Do the "Bump":

- If rates rise, you can choose to raise your certificate rate to the then-current share certificate rate, once a term year. For example, if you have a 3-year certificate, you will have three opportunities (one per term year) to raise your rate.
- Minimum deposit is \$10,000
- Terms are available for 3, 4 and 5 years
- Rates are as high as 2.20% APY\*

Your Inflation Fighter Share Certificate is insured up to \$250,000 by the NCUA, an agency of the federal government and up to an additional \$250,000 by ASI (a private insurer) for a total of \$500,000 in deposit insurance. Open your Inflation Fighter Share Certificate today at IECU.

*\*Annual Percentage Yield. You may notify IECU anytime during the original term of the certificate to adjust the rate in effect on the date of the notification. The rate is based on the term and balance of your certificate. The rate increase is not retroactive and applies from the business day you request the increase to the original maturity date of the certificate. All other certificate terms, including the maturity date, remain unchanged.*

# Honk If You Want an IECU 4.66% APR\* Auto Loan!



We don't mean to toot our own horn, but this rate is great! Purchase a new or used vehicle and we'll provide a loan for up to 60 months at just 4.66% APR\*! Beep, beep!

*\*Annual Percentage Rate. Stated rate is based on good credit. Other rates are available and subject to change without notice. This offer excludes existing IECU auto loans and cash-out requests.*