



# Express Line

Proudly Serving Members Since 1963

## Unbelievably Low Auto Rates!

As Low As

**1.99** %  
APR\*

Restrictions may apply

Call us today!

800-452-6021

541-741-2605

Easy Loan Application  
[foodcu.org](http://foodcu.org)



**Is your auto loan financed with another lender?**

Bring it to us and save money.

**Remember...any of your family members can apply for this low auto rate.**

\*ANNUAL PERCENTAGE RATE. The APR may vary based on creditworthiness. Promotion rates apply to model years 2010 or newer. Maximum term 60 months. Special rate is for auto purchases or refinances from other institutions only. Offer does not apply to auto loans currently financed at FICU. Rates may change without notice. Some restrictions do apply.



### Did You Know?

**We always answer your phone call in person.**

Member service is our first priority.

### Seeking Candidates for 2012 Board of Directors

The board of directors elected by credit union members governs Food Industries Credit Union (FICU). There will be two 3-year term vacancies on the board in 2012. The Nominating Committee is now seeking candidates among the members of the credit union who may be interested in serving as a volunteer director. The Committee will further evaluate all candidates to identify the best qualified nominees for director.

Attendance is required at regular board meetings, normally held on the fourth Tuesday evening of the month beginning at 5:00 pm at the FICU office located at 3030 Gateway Loop, Springfield, Oregon.

If you wish to seek consideration to serve on the board of directors, please submit your request no later than January 30, 2012 to Nominating Committee, Food Industries Credit Union, PO Box 7404, Springfield, OR 97475.

### New Year's Resolution: Credit Card Diet!

If you're on a mission to "shed" excess payments this year, now is the time to focus on those "chunky" card balances and "chubby" interest rates.

Transfer your balances to our "fat-free" Visa Gold and kiss those "hefty" interest rates goodbye.

So, what are you waiting for? Start your credit card diet **today**. Call us to apply today.

Visa Gold  
**7.90%**  
APR\*



Annual Percentage Rate (APR)	Loan Balance	Minimum Monthly Payment	Total Interest	Years to Payoff
21%	\$10,000	\$250	\$7,350	5 yr. 10 mo.
18%	\$10,000	\$250	\$5,386	5 yr. 2 mo.
<b>7.9%</b>	<b>\$10,000</b>	<b>\$250</b>	<b>\$1,644</b>	<b>4 yr.</b>

\* APR = Annual Percentage Rate. This table is for estimates only.

# Food Industries Credit Union Audit Verification

Please examine your statement carefully. **If the statement is correct, no reply is necessary.** If the statement is not correct, mail this form to Food Industries CU, Supervisory Committee, PO Box 7404, Springfield, OR 97475.

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

The balance on my statement is correct except as noted:

\_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

Please reply only if your statement is not correct

01/12

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## Credit Life & Disability Insurance Notice

If you have elected Credit Life or Credit Disability Insurance in conjunction with any balance outstanding on an open-end loan plan or credit card plan, your insurance contains certain benefits exclusions, including a pre-existing condition exclusion, which apply to each advance. Benefits may not be payable for an advance if death occurs or your total disability begins within six months of the date of the advance and is caused by a pre-existing condition or suicide.

If death occurs or disability commences during the first six months after the Date of Issue of the Certificate of Insurance, the pre-existing condition and suicide exclusions apply to the total amount of insurance.

However, if death occurs or disability commences more than six months after the Date of Issue of the Certificate of Insurance, the pre-existing condition and suicide exclusions apply only if and to the extent that the amount of insurance exceeds \$3,000. Refer to your Certificate of Insurance for details. You may discontinue your credit insurance coverage by providing us with an advance written request.

## Privacy Policy Statement

An important notice about the personal information your credit union collects, and how we use it to provide products and services to you. To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets and income.
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

### Information We Disclose

We may disclose all of the information we collect about our members or former members (as described above) to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We share this information to provide you with high quality products and services. We may also disclose information about you under other circumstances as permitted by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union.

This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

### Mailing Address

PO Box 7245  
Springfield, OR 97475

### Lobby Hours

9:00-5:00 Mon-Thurs  
10:00-5:00 Fri

### Drive-up Hours

8:15-5:00 Mon-Fri

### Phone

(800) 452-6021  
Fax: (541) 762-4604

### Website

www.foodcu.org

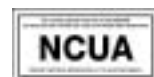
### Telephone Teller

(800) 808-5802

### Holiday Closings

Monday, January 16  
Martin Luther King, Jr. Day

Monday, February 20  
President's Day



The written material contained in this publication is for general information only and should not be considered as legal, financial or other professional advice.