

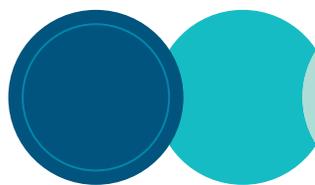


News for all
Federal employees and
immediate family
members.



SMOOTH SAILING
NEW YEAR
NEW PLAN

Winter 2017



My Money News

2018 HOLIDAYS

CLOSED
Martin Luther King Jr. Day
Monday, January 15

CLOSED
President's Day
Monday, February 19

LOCATIONS

LAGUNA NIGUEL OFFICE
24000 Avila Rd. Ste.
Suite U120
Laguna Niguel 92677
(949) 360-3203

LOS ANGELES OFFICE
300 N. Los Angeles St.
Ste. 8526
Los Angeles 90012
(213) 894-3808

NEW! MAILING ADDRESS
P.O. Box 6545
Laguna Niguel, CA 92607

*Information in this newsletter
is subject to change. Visit
www.fedonefcu.org for current rates
and information. All loans subject to
credit approval.*

Hello, 2018!

It's the beginning of a new year. And with that comes new plans and goals!

Your credit union's plans for the new year include a continued effort to improve the service that you receive. Focusing on our members' needs are top priority and are a **top goal** for this upcoming year.

Another goal for this year, is an improvement in products and the way that you receive them. That means....new technology to make your life easier!

Online banking allows you to access your accounts from anywhere at anytime! Perform transactions while on the go and never worry about security.

While technology will play an important part in our new year goals, it isn't the only thing. We will continue to offer the best rates we can, offer even more of the products and services our members want, and to keep

our loan rates as low as possible: *the things credit unions were created to do.*

You will notice more offers of products coming in your mailbox and also in your email. Make sure we have a current email address for you on file so that you don't miss out on important news.

Stay tuned for more information about upcoming enhancements. *As always, our utmost goal is to provide you the services you need.*

CEO



Watch your mail
for your new debit
card with EMV chip
technology.



FREE Trust Seminar

January 25, 2018 • 5:00 pm
Laguna Niguel Branch

In this short seminar you will learn about two types of Trusts used to efficiently control distribution of your estate, while minimizing costs and protecting loved ones.

The Living Trust

As the foundation of most estate plans for Californians today, learn how this important document can save time and money through its ability to avoid probate court administration. In addition, a Living Trust can protect you and your family and provide protection for minor and/or adult children, as well as surviving spouses and children from previous marriages.

The Special Needs Trust

Designed for those with special needs who may be receiving government entitlements such as SSI and Medi-Cal. This seminar is designed not only for people with no experience with Trusts, but also as a review for those with existing Trusts that were implemented prior to the recent changes in the estate tax law.

Limited Seating – Call Now

To register for the seminar, call us at
(949) 360-3203 or (213) 894-3808.

The seminar will be presented by **Forrest F. Wolfe**, a graduate from University of California Hastings College of the Law in 1986. Forrest has earned the State Bar of California Board of Legal Specialization's certification as a Specialist in Estate Planning, Trust & Probate Law; fewer than one-half of one percent of California attorneys have earned this distinction.

Fast Cash for when the unexpected happens. QuickLoan Can Help!

Life's little surprises can happen at any time. We're here to help with **QuickLoan**, a short-term loan available to help anyone with an unexpected expense. Even if you have had some credit problems in the past, our QuickLoan can help you deal with a sudden emergency, help pay bills, or help you make it to the next payday. **Whatever the reason - we're here for you!**

Borrow up to \$1,500

Take up to
6 months to repay

Credit problems in the
past? Let us help!



Enhanced security for your debit card.

Our Debit Card has an EMV chip for extra security. The chip protects against fraud by creating a single-use code to validate the transaction, which makes it difficult to copy or counterfeit. **Watch your mail!** Your new debit card will arrive in early January with a new card and PIN number.

Open a Holiday Club Account for 2018

It's not too late to open a Holiday Club Account for 2018. Get started by selecting a specified dollar amount to be deducted from each payroll check or a monthly transfer to your club account.* Your club account earns a competitive dividend rate** and will mature on November 15, 2018. Then, use your Holiday Club Account funds to give the perfect gifts! Call us today to get started!

*Maximum monthly deposit of \$1,000. Funds available for withdrawal without penalty between November 1 - 15, 2018.
**Quarterly dividend rate .25% APY. Early withdrawal fee of \$20.



ANNUAL MEETING

The meeting will be held on
March 24, 2018. Watch your email and
the website for more information.