



News for all
Federal employees and
immediate family
members.



WELCOME HOME
WE ARE HERE TO
MAKE IT HAPPEN

Spring 2018

My Money News

2018 HOLIDAYS

CLOSED
Memorial Day
Monday, May 29

CLOSED
Independence Day
Tuesday, July 4

LOCATIONS

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

LOS ANGELES OFFICE
300 N. Los Angeles St.
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.



Home Equity Loans Can Help Make It Happen

A Home Equity loan or Second Trust Deed with FedOne Federal Credit Union offers a fixed-rate and up to \$200,000 borrowed against the equity in your home.

A Second Trust Deed is a closed-end, fixed-rate equity loan perfect for when you're borrowing for a specific purpose. *Borrow only as much as you need!* Use for things such as a kitchen remodel, consolidating debt, or purchasing an RV. With low interest rates and possible tax advantages*, a home equity loan from FedOne FCU makes sense.

- Low interest Fixed Rate
- Loans up to \$200,000
- Home Equity Loans available for single-family, owner-occupied, primary residences
- Minimal closing costs

Refinance a loan from another lender and save money. Call us today to get started!

*Please check with your tax advisor to determine tax deduction eligibility.



**Did you get it?
Activate your card today!**

Activate your new chip card today!
Your existing card will be cancelled
on 3/31/2018 to prevent the
possibility of fraud and loss.



Questions??

Call us
Now!

**Don't Miss the 2017
IRA Contribution
Deadline!**

Tuesday, April 17, 2018

You have until **Tuesday, April 17, 2018**
to make your 2017 IRA contributions.
This applies to both Traditional and
Roth IRAs.

If you have just opened or are
planning to open an IRA with FedOne
FCU, you are still eligible to make a
contribution for the 2017 tax year.

Recent studies show that only about
one in three Americans are on track to
save enough money to continue
their current lifestyle when they stop
working. Have you pictured your
retirement? An IRA with FedOne FCU
can help grow your retirement funds
and your contributions might be tax-
deductible. Plus, you won't pay taxes
on this account until you withdraw
money. Make sure you talk with a tax
advisor for full details about specific
tax advantages.

Contact us today for details on
opening an IRA with FedOne FCU.

No Worries!



Tax Loan

A **Tax Loan** from FedOne FCU can
help make tax time worry-free. This
loan is an installment loan with low,
manageable payments that allow
you to pay off your taxes over time.

Borrow up to **\$5,000** with an interest
rate as low as **7.0% APR**. Pay off
your tax bill and relax! Call us today!

*Annual Percentage Rate.

RATES AS LOW AS

7.0%
APR*

**NO WORRY
NO STRESS**
BORROW UP
TO \$5,000!

LOW AUTO LOAN RATES



AUTO LOAN RATES
as
low
as **1.74%** APR*
for 36 months

New, Used, &
Refinance Options
Available

NEW MAILING ADDRESS

effective immediately!

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