

News for all
Federal employees and
immediate family
members.



**WELCOME
WINTER**

My Money News

Winter 2018

Furloughed Government Employees

The Board of Directors has approved funding for our **Emergency Assistance Program** for those members who are furloughed due to the government shutdown. Short-term emergency loans and payment deferments are being offered to members. **Please call us for assistance.**

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



Keep In Touch With Your Account

At FedOne, we make it easy for you to manage your account with Online Banking. Enjoy the convenience, utility, and security with perks like these:

- Make transfers between Checking, Savings, and Loans
 - Schedule automatic transfers for loans and eliminate late payments
 - Set-up an automatic transfer to Savings each month or bi-weekly and watch your balance grow
 - Help your children or grandchildren by making an automatic transfer to their account
- Make deposits at the nearest CO-OP ATM
Find yours at www.CO-OPatm.org

- Check your account history
- Sign up for **eStatements** and view your statement within 3 days after the end of the month
- Set up **Account Alerts** to be sent to your email. To do: Log in to Online Banking and click on Administration/Manage Alerts. Choose from Account Transfer Alerts or Balance Alerts. *Make sure you're always in touch with your account!*

CO-OP ATMs and 7-11 Store ATMs are **Fee-FREE** and make accessing your account easy! Make deposits at the nearest ATM instead of driving to a branch. Visit **www.CO-OPatm.org** to locate a CO-OP ATM closest to you.

Fee Schedule

effective 01/08/2019

MEMBERSHIP SERVICES

Membership fee.....	\$5.00
Notary	Free to Members

ACCOUNT SERVICES

Inactivity fee.....	\$1.00/mo (After 6 months)
Dormant fee	\$10/one time
Returned deposited item	\$20.00
Loan payment NSF.....	\$20.00
Stop payment	\$10.00 (CU check, CCheck, MO and share draft)
Outgoing wire fee	\$25.00

ATM CARD SERVICES

Foreign ATM withdrawals.....	\$1.50
Card replacement.....	\$5.00

TELLER SERVICES

Credit Union check	\$3.00 (Payable to third party)
Money orders/Cashier check.....	\$3.00
Copy of statement.....	\$3.00
Copy of paid check	\$3.00
Christmas Club withdrawals.....	FREE
Vacation Club withdrawals	FREE
Courtesy Pay.....	\$25.00
Gift cards.....	\$2.00

Subject to change without notice.

2019 HOLIDAYS

CLOSED

Martin Luther King Jr. Day

Monday, January 21

CLOSED

Presidents Day

Monday, February 18

LOCATIONS

LAGUNA NIGUEL OFFICE

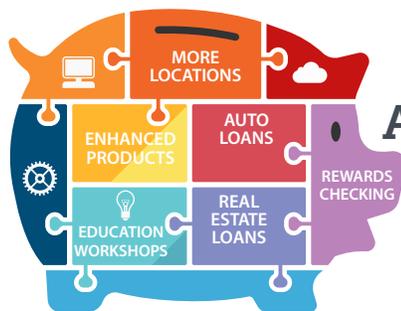
24000 Avila Rd.
South Entrance
Laguna Niguel 92677
(949) 360-3203

LOS ANGELES OFFICE

300 N. Los Angeles St.
8th Floor
Los Angeles 90012
(213) 894-3808

MAILING ADDRESS

P.O. Box 6545
Laguna Niguel, CA 92607



A Partnership Will Add Greater Member Value & Convenience

In October 2018, the FedONE Federal Credit Union (FedONE FCU) Board announced plans to pursue a merger with Credit Union of Southern California (CU SoCal).

FedONE FCU and CU SoCal both share long histories of making a positive difference in the lives of their members and employees. Both are well capitalized. In fact, CU SoCal is one of the strongest credit unions in the nation touting a five-star, superior financial rating from Bauer Financial, Inc., the nation's leading independent rating service for financial institutions. Unlike bank mergers designed to make money for stockholders, this exciting opportunity is for you, our member. It will provide you with additional products, conveniences, and value that would take FedONE FCU years to provide you on our own. By partnering with CU SoCal, you will immediately gain greater value and convenience such as:

- Access to 17 additional branches located in Alhambra, Anaheim, Brea, City of Industry, Costa Mesa, Covina, El Monte, Fullerton, Garden Grove, La Habra (2), Ontario, Orange, Pico Rivera, Pomona, and Whittier (2) as well continued access to nearly 30,000 surcharge-free ATMs nationwide through CO-OP Financial Services (CO-OP).
- Access to more than 5,000 shared branches and 2,000 self-service locations throughout the United States, Puerto Rico, Guam, and military bases around the globe through the CO-OP.
- An enhanced line of products and services such as:
 - Rewards Checking that offers a monthly dividend on average account balances, rewards points on debit card purchases, fully-managed identity theft recovery services, and an entitlement to robust credit monitoring (ability to enroll).
 - Real estate loans with adjustable and fixed-rate options.
 - Investment property loans.
 - Up to 120% financing on new and used vehicles.

- Auto loans designed for those with credit challenges.
- Visa® credit cards that offer rewards points that automatically combine with debit card points.
- A special 1.99% APR for 12 months on balances transferred to a CU SoCal credit card, with no balance transfer fee.
- Automatic pre-approval for a \$1,500 personal loan.
- Free foreign ATM usage for Value+ members (combined loan and savings balances of \$15,000 or more).
- Apple Pay™.
- Free financial education workshops, webinars, and online courses.

Plus, your accounts will continue to be federally insured at the same levels, you'll see the same friendly faces in your branch as you see today, and your credit union will have additional resources to provide greater levels of member service, maintain competitive rates, develop new products and services, and offer new technologies.

We are now seeking regulatory approval of our merger proposal. Following approval, we will ask our FedONE FCU membership to vote on our proposed partnership. We respectfully ask for your support and approval of this important plan. If you have any questions about what this merger means for you, please call us at either **(949) 360-3203** or **(213) 894-3808**. We welcome your questions, comments, and feedback.