

## Saving for the Future Doesn't Have to Be Taxing

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Roth IRA accounts allow you to take money out of the account, yet still have it remain tax-free as long as certain requirements are met.

Fiscal recommends starting a savings plan early for maximum results. For example, if you deposit the maximum \$4,000 a year into a Roth IRA for 25 years at a 4.50% yield, you will end up with \$178,779 of tax-free retirement funds. (For those 50 years or older the maximum annual contribution is \$5,000.)

Whether you choose a traditional IRA or a Roth IRA, the time to start saving for the future is now.





For more information on IRA and Roth IRA accounts, go to [www.fiscal.org](http://www.fiscal.org), call (800) 311-3328 or visit a Fiscal branch. Open a Fiscal IRA and start saving for the future while saving on your taxes today!

## IDENTITY THEFT:

### How to Avoid Becoming a Victim

According to experts across the U.S., identity theft is a serious problem that annually affects 10 million Americans. The U.S. Department of Justice Bureau of Statistics recently reported that identity theft is now the nation's most prevalent form of crime.

So, what can you do to protect yourself from becoming a victim of identify theft? The following recommendations can help you reduce the chances of having your personal information stolen and used without authorization:

-  Whenever opening a new account, whether it's with Fiscal or any other organization, avoid using easily available information for your password, such as your mother's maiden name, your birth date, the last four digits of your social security number or your phone number.
-  Never provide personal information over the phone, through the mail or over the Internet unless you are completely confident you can trust the person who is receiving the information.
-  When mailing checks or any other documents containing private information, be sure to deposit them directly into a post office collection box, rather than leaving them out for the mail person to pick up.
-  Before throwing away personal documents, always make sure you shred or cut up charge receipts, expired credit cards, bank statements, credit offers or any other documents that might contain confidential information.

These are just a few of the many measures you can take to protect yourself against identity thieves. Fiscal believes that a little vigilance can go a long way when it comes to protecting your identity and assets.



#### Addresses:

##### 2,100 National Shared Branch Locations

**Fiscal Center, Glendale Branch**  
310 E. Colorado Street  
Glendale, CA 91205

**Warner Center, West Valley Branch**  
21322 Oxnard Street  
Woodland Hills, CA 91367

**East Valley Branch (New Location)**  
521-B North Montebello Blvd.,  
Montebello, CA 90640

**Fiscal website and e-mail**  
[www.fiscal.org](http://www.fiscal.org)  
[service@fiscal.org](mailto:service@fiscal.org)

#### Branch Hours:

**Glendale and West Valley Branches:**  
Monday, Tuesday, Thursday, Friday:  
8:30 AM – 4:30 PM  
Wednesday: 9:00 AM – 4:30 PM

**East Valley Branch:**  
Monday, Tuesday, Thursday  
8:30 AM – 4:30 PM  
Wednesday 9:00 AM – 4:30 PM  
Friday 9:00 AM – 6:00 PM  
Saturday 9:00 AM – 2:00 PM

#### Telephone Numbers:

Fiscal Call Center: (800) 311-3328  
Local Calls: (818) 553-8200  
CU Service Center (Shared Branch) Locator  
Toll-free: 1 (888) CUSWIRL (1-888-287-9475)  
CO-OP ATM Locator:  
1 (888) SITE-CO-OP (1-888-748-3266)

#### Third Party Disclaimer

Fiscal Credit Union is not responsible for the acts or omissions of any company or person to whom a member is referred for services, products, information, or other purposes ("referral information"). As a courtesy to its members, the Credit Union does provide referral information, however, the Credit Union does not endorse, guarantee or warrant any representations, services, information or products made or supplied by such company or persons.

#### OFFICIALS

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Essam Morcos, Secretary  
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Ronald E. Scott, Member

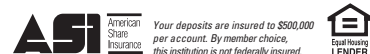
**Supervisory Committee Address:**  
P.O. Box 1422  
Glendale, CA 91209

**Management**  
Michael R. Gomez, CEO  
Stephanie N. Huber, COO  
Paula A. Currens, VP, Human Resources  
Steven J. Lattuca, VP, Finance  
Donald C. Turner, VP, Lending

Lisa Harmon-Collins, AVP,  
Support Services and Compliance

Avo Mkhitarian, AVP,  
Service and Sales

**Branch Managers**  
Mary Mkrtyan, Glendale Branch  
Hakop Chtrkryan, East Valley Branch



# FiscalLetter



Spring 2007

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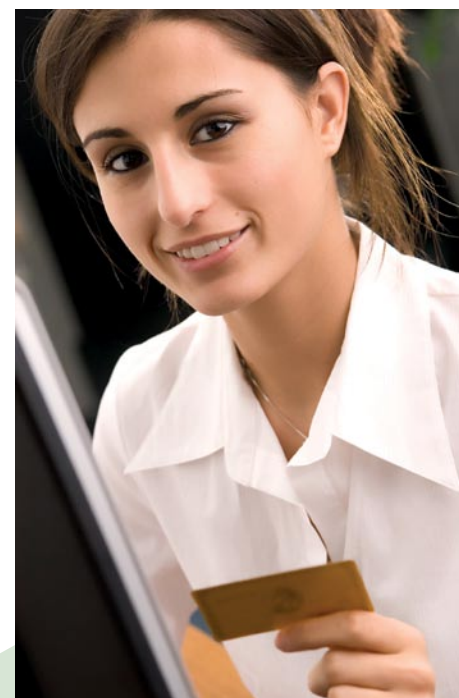


> How to Avoid Identity Theft



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## Fiscal Presents New Online Banking Value Added Products

**Payroll Service** aims to simplify small business owners' payroll responsibilities. Intended as a one-stop solution, this feature offers such convenient benefits as:

- Staying on top of payroll deadlines
- Instantly calculating paychecks
- Paying employees by either direct deposit or printed/handwritten paychecks
- Paying taxes electronically
- Filing tax forms electronically

possible to see which bills are due to be paid and automatically set up payments.

### New Account Open and Fund

enables new members to apply, gain approval, and fund deposit accounts in minutes. New members will be able to do so directly on Fiscal's website, completing an easy-to-use application to open and set up Automated Clearing House (ACH) funding for new accounts.

To find out more about these features, please contact Fiscal at (800) 311-3328 or visit [www.fiscal.org](http://www.fiscal.org).

### Web Connect (QuickBooks)

presents to members easy accounting and tracking options. Available through Online Banking, the benefits of this feature include:

- Account tracking
- Report and graph generation
- Tax planning and preparation
- Statement reconciliation

### Bill Pay and Presentment

allows members who utilize the Bill Pay option to see and pay current bills online. Instead of having to wait for bills to come through the mail, Bill Pay and Presentment makes it



Fiscal Credit Union is pleased to present to members a whole range of new products. On May 1, 2007, such features as **Check Imaging, Payroll Service, Web Connect (Quick Books), Bill Pay and Presentment, and New Account Open and Fund** will be available to members who utilize Fiscal Online Banking.

**Check Imaging** feature offers members who use Online Banking integrated check image viewing from the account history screen. Among benefits of this feature are:

- Ability to view cleared checks online
- Reduced risk of fraud
- Faster account reconciliation options

## Message from the CEO



Michael Gomez

We have all heard stories in the media about incidents of personal data breaches and theft. At Fiscal we make the protection of our members' personal information the highest priority. The trust our members have in the

Credit Union warrants having stringent security measures that we currently employ.

To strengthen that trust and make your personal information even more secure, we would like to encourage you to consider Fiscal's Online Banking, Bill Pay and E-Statements. What these features offer is not only convenience and faster access to your financial records, but more security as well. According to financial

industry experts, only 5.3 percent of fraud occurs because of computer viruses and spyware, while 63 percent of all financial fraud is caused due to stealing of paper-based financial records. Furthermore, industry research shows that an average loss for consumers who experience fraud online is \$500, while in case of fraud, those who wait for paper statement average losses of \$4,500.

So, we encourage you to sign up today and begin taking advantage of convenient, fast and very secure ways of handling your finances through Fiscal's online services at [www.fiscal.org](http://www.fiscal.org). And rest assured that we will always do our utmost to keep all your records safe and secure.

## Tips on Buying or Refinancing a Home

Whether you're buying a home or refinancing an existing one, Fiscal can help you get the best deal possible. We offer rates that are extremely competitive, along with service that can't be beat.

Fiscal's Mortgage Center should be one of your first stops. Working in partnership with CUSO Mortgage, an organization that works with credit unions across the country, we provide members the assistance they need to get a great rate without the hassle. The Mortgage Center offers access to invaluable tools, such as calculators to determine whether buying or refinancing makes the most sense, rebates on commissions, access to pertinent insurance information and much more.



If you need extra cash for a family vacation, home improvements, college tuition, or debt consolidation, Fiscal also offers Home Equity Lines of Credit (HELOC) and Home Equity loans. A HELOC can provide you with an affordable source of funds using the value already accumulated in your home. Fiscal Home Equity loans allow members to borrow against the value of their home at a fixed rate for terms up to 15 years.

Contact a loan expert at Fiscal today and get the right loan for your needs. For more information about Fiscal's Mortgage Center, call (800) 311-3328 or visit [www.fiscal.org](http://www.fiscal.org) to apply online.

Contact us!

## The New Kid on the Block

Having recently opened its doors, Fiscal's new Montebello branch is settling into the neighborhood quite nicely. Located at 521-B North Montebello Boulevard, the branch offers expanded hours, ample parking, an ATM machine and the same high level of service members have come to expect from Fiscal Credit Union.

A key goal in Montebello, much as is the case at all Fiscal branches, is to work our very hardest



to improve the financial well-being of our members. We are thrilled to be serving the local community and its businesses and invite all of our members to drop by and say hello.

As part of the Credit Union's ongoing commitment to the communities in which it serves, Fiscal Credit Union donated \$10 to the Montebello Friends of the Library for every new checking account opened and loan funded at the branch during the month of March.



Above: The new branch's ribbon-cutting ceremony. Left: City of Montebello Mayor, Norma Lopez-Reid, congratulates Fiscal's CEO, Michael Gomez, on the opening of the new branch.

## 2007 Annual Meeting

All Fiscal Credit Union member-owners are invited to attend the 2007 annual meeting of the members to be held on April 26, 2007, from 5:00 to 5:30 p.m. For those interested in attending the meeting, please note that it will take place in the Fiscal Center Training Room at 310 E. Colorado Street, Glendale, CA, 91205.



The agenda for the meeting will include election announcements, a brief overview of the previous year's operations, presentation of the annual report and other financial business.

Light snacks will be served to attendees.

Mark Your Calendars!  
Thursday, April 26th, 2007

## Saving for the Future Doesn't Have to Be Taxing

With tax season upon us, the thought of contributing to a retirement account may seem like a secondary concern. But the reality is that opening an IRA (Individual Retirement Account) or Roth IRA at Fiscal will allow you to start saving for the future, while at the same time saving on your taxes\*.

Fiscal's IRA and Roth IRA Savings accounts are great starter accounts, and can be opened with as little as \$100. Other investment opportunities are the IRA and Roth IRA Certificates, which can be opened with a minimum of \$1,000 with terms between 12 and 60 months. Tax savings vary on the different accounts, but

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\* Most IRA accounts provide a tax advantage. Consult your tax advisor for the Fiscal IRA investment that fits your needs.