

## Thank you for your dedication to Fiscal Credit Union!

Recently, two long-term Board members, Julia Noisette and Robin Gillies, retired from the Board of Directors.

Julia Noisette has been a Fiscal member for more than 45 years. Ms. Noisette has served on the Board of Directors since 1994, at various times holding positions of Secretary and Vice Chairperson. Ms. Noisette also served Fiscal as Chairperson of the Supervisory Committee from 1981 to 1993.

Robin Gillies, Treasurer of the Board of Directors since 1997, became a Credit Union volunteer in 1983. Since that time, in addition to his most recent position as Treasurer, Mr. Gillies served Fiscal as Chairperson, Vice Chairperson and Secretary.

Throughout their years as Fiscal volunteers, Ms. Noisette and Mr. Gillies have been tireless advocates for the Credit Union's membership. Their thoughts, efforts and actions have always been directed toward one goal – improving the financial well-being of the entire Fiscal membership.

The entire Fiscal organization would like to express its gratitude to these outstanding volunteers and wholeheartedly thank them for the decades of service to the Credit Union and its membership. Their noble volunteerism and unselfish dedication to others is truly worthy of admiration. We wish Ms. Noisette and Mr. Gillies the best in all their future endeavors.

### Fiscal Credit Union featured products and services

At Fiscal, we are all about delivering the highest level of service to our members. And, a part of delivering such service is having great products and services. These products and services help you save money and lead a more worry-free life.

- **Free Checking** with no monthly service charge, no minimum balance, free E-Statements, free 24/7 access to Expressline phone banking system, free Fiscal Connect Online Banking and Bill Pay, access to more than 28,000 surcharge-free ATMs throughout the CO-OP Network, in addition to more than 6,000 shared branch locations and more than 2,000 7-Eleven Vcom locations.
- **Go Green, Save Green** auto loan program provides a 0.25% discount when you finance an eco-friendly vehicle. Save an additional 0.25% off your rate when you set up automatic payments from your Fiscal checking account.
- **DriveUp Savings** program allows you to save at the same rate as your auto loan rate. Fiscal will match your term share certificate rate to your auto loan rate, so you earn higher dividends.
- An **FHA**-insured home loan allows you to benefit from very competitive interest rates, down payments as low as 3.5%, and affordable monthly payments. Would you like to keep your monthly mortgage payments low? Do you have less than perfect credit? Don't have a large down payment? An FHA-insured home loan is right for you.
- Free access to **BALANCE** financial fitness, education and counseling can be a great financial asset to you. If you need a free, confidential counseling session with a professional to discuss practically any financial concern you might have, BALANCE is the perfect resource for you.

To learn more about these and other Fiscal products and services, visit [www.fiscal.org](http://www.fiscal.org), call (800) 311-3328, or visit your nearest Fiscal branch.

Certain restrictions apply to the above-mentioned products and services. Call for details.





# Message from the CEO

## THE FUTURE IS GOING TO HAPPEN!

As the ongoing recession continues to take a toll on households and businesses, it is important to prepare for the future. We have all read and heard the stark numbers regarding unemployment and lost wealth in home equity and retirement accounts. We can't be

sure how the present economic hand is going to play out, but we can be sure there will be new opportunities as the economy begins to stabilize and grow.

Credit Unions like Fiscal were founded during the Great Depression of the 1930's to provide a lifeline to people during those past difficult economic times. Fiscal Credit Union was founded on the principle of people helping people. Fiscal maintains its focus on our members, serving people now more than ever because people need us now more than ever.

By sticking to the fundamentals, Fiscal is a safe harbor for member deposits and lending needs. Fiscal notes there are opportunities to help with financial education, implementing innovative programs, and providing lifeline services at an affordable price.

As a not-for-profit financial cooperative, Fiscal has the ability and responsibility to help members manage household budgets in a responsible manner. Through various programs such as the Balance Financial Fitness Program, a free and confidential financial counseling and educational service for members, to new innovative loan programs like the DriveUp Savings Loan which combines a wealth building feature with a traditional auto loan, Fiscal continues to look for member-friendly options. Members have access to free online banking, free online bill payment, free E-Statements, and free checking.

The future is going to happen! Fiscal Credit Union is preparing today for better economic times in the future, but in the meantime it is vital that we stick to the fundamentals of providing quality member services and products today. Conservative operating practices ensure Fiscal has the financial strength with 9.6% Net Worth to ride out the economic storms while still providing the highest levels of service for members today and in the future.

I encourage members to research how Fiscal Credit Union can help you meet your financial goals today and in the future working in partnership. Thank you for your ongoing support.

  
Michael R. Gomez, CEO



### Addresses:

**6,000 National Shared Branch Locations**  
To find the nearest shared branch or a no-fee ATM, please click on "ACCESS" at [www.fiscal.org](http://www.fiscal.org), and then click on "ATMs" then click on "CO-OP Network."

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

**Montebello Branch**  
521-B North Montebello Boulevard  
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 Montebello Branches:**  
Monday, Tuesday, Thursday, Friday:  
8:30 AM – 4:30 PM  
Wednesday: 9:00 AM – 4:30 PM

**Fiscal Credit Union will be closed on October 12, November 11, November 26 and 27, and December 25. On December 24 Fiscal will close at 1:30 PM.**

### Telephone Numbers:

Fiscal Call Center: (800) 311-3328  
CU Service Centers (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

#### Board of Directors

Patrick H. Pearce, Chairman  
Ed Morris, Vice-Chairman  
Diane Sandoval, Secretary  
Robert R. Hill, Director  
Magdalene Y. Ho, Director

#### Supervisory Committee

Paul D. Kaduk, Chairman  
Essam Morcos, Secretary  
Richard P. Bendall, Member  
Ronald E. Scott, Member

#### Supervisory Committee Address:

P.O. Box 1212  
Glendale, CA 91209-1212

#### Management

Michael R. Gomez, CEO  
Stephanie N. Huber, COO  
Steven J. Lattuca, VP, Finance  
Donald C. Turner, VP, Lending  
Avo Mkhitarian, VP,  
Service and Sales  
Lisa Harmon-Collins, AVP,  
Support Services and Compliance

#### Branch Managers

Hakop Chtrkryan, Glendale Branch  
Maggie Rios, Montebello Branch

