

Where Can You Get the Best Loan Value ?

Your Credit Union!

Here at Kaiperm North Bay FCU, we have a variety of loan (012480) products available to our members at pricing that's affordable. Our goal is to help you make the most of your finances, so when it comes to borrowing, why go anywhere else? We've got just what you need right here at the credit union!

- **Need a new car?** – We have new and used auto loans for your next purchase.
- **Existing car loan with another lender?** – Lower your rate and payment with a KNBFCU refinance.
- **Need a credit card with a reasonable rate?** – Our Visa Card rate is as low as 12.00% APR*.
- **Ready to take advantage of favorable home prices?** – Our mortgage loans can help you get the home of your dreams.
- **Need to consolidate with a signature loan?** – We've got great rates and flexible terms.

For all of your financing needs, come to the place you can trust. We're here for you - so come to us first! Stop by or give us a call at (707) 557-8900.

*APR = Annual Percentage Rate

Adams Update!

As your CEO, it's important to me that I help keep you informed about financial topics that are of interest. Particularly those that have the potential to negatively impact your financial situation. We do our best to try to implement procedures that can help counteract fraudulent attempts (see the examples in the following paragraph), however, in many cases we are limited in what we can do to help.

One of our members was recently defrauded when she answered two ads on Craigslist for job opportunities. The perpetrators sent her counterfeit Postal Money Orders and a check that appeared to be from a well known oil company asking that she cash the checks and send the funds to them via Western Union. The oil company checks were subsequently returned and the member was out thousands of dollars.

Because of the new government regulations limiting check holds, this could not have been prevented by the credit union's check hold requirements. This type of activity is one of the many reasons my staff (031654) sometimes ask you for more information about checks and money orders that you are presenting. We ask for your patience in these situations and suggest that if you suspect fraud you should contact your local law enforcement immediately.

Another scam that has been circulating recently, starts with an email from Central Bank of Nigeria stating that they have 6.5 million dollars for you that has been deposited in their bank. The email states that they need to confirm your banking information so they can send you a wire transfer within 24 hours. This email is a complete SCAM! ***Be on your guard for these and other similar types of email fraud!***

Notices and Reminders

We have discontinued sales of American Express Travelers Cheques and are now selling VISA Gift Cards and reloadable Visa Prepaid Debit Cards. These cards are accepted at thousands of retailers worldwide.

Be on the lookout for a new ATM in the Fairfield location. The ATM is being installed mid-July and will be located near the pharmacy.

The 2010 Annual Meeting 2010 was a great success. It was held in the lobby at noon on May 20, 2010. We had pizza for the members and one lucky member won an iPod provided by the credit union. As a final reminder this quarter, I want to encourage all of you to take some time out to talk to one of our friendly loan representatives. Find out what we can do to help lower your interest rates and payments on loans with other lenders.

Bobbie Kay Adams - President/CEO

Samantha's Thought of the Quarter: Attend Our Child Safety Event and Help Your Child Thrive

Save the Date:

Saturday, August 21st from 10am-12pm

Event will be held at the Springs of Napa Community
3460 Villa Lane • Napa, CA 94558

This free event is open to all Kaiser employees and their families. Please bring your children!

Event program will include information and training on:

- Child Identification kits
- Stranger Awareness
- Child CPR
- Child Nutrition
- College Planning Tips
- Youth Savings Accounts

There will be light snacks provided and fun & education for the whole family.

Contact Carolyn Vargas at 925-979-2370 to register your family today!

Ten Tips to Help Stretch Your Budget

1. Try bringing your lunch to work every day instead of purchasing it.
2. Separate wants from needs. When money is tight, it should not be spent unless absolutely necessary.
3. If you need to buy a car, buy one with a higher MPG (miles per gallon) so you can save on gas each month!
4. Keep track of your spending. If you know where your money is going, it will be easier to make changes if you need to.
5. Avoid using credit to pay your bills.
6. Have some of your paycheck directly deposited into your savings account.
7. When you need to borrow, go to your credit union for lower loan rates and fees.
8. Cut or downgrade your service, like your cable or cell phone.
9. Instead of purchasing a book or magazine or renting a video, go to the library. It's free!
10. Try lowering your energy bill. Turn off appliances and lights when they are not needed. Use a fan instead of air-conditioning and a sweater instead of turning on the heat.

These tips were provided by our Balance Financial Fitness Program. For more financial tips, or for help developing a workable spending and (020882) savings plan, getting out of debt, or more, take advantage of the valuable tools KNBFCU has provided to help you plan your financial future. Just go to knbfcu.com and click on the "Balance Financial Fitness" link on our home page.

Waiting Around To Buy a Home?

Go ahead and do it!

If you've been pondering whether you should go ahead and buy that new home, here's a word of advice: just do it! With interest rates at (120859) all-time lows and experts predicting potentially major rate hikes, it seems crystal clear that the best time to snag a mortgage is right now.

A Golden Opportunity

Many real estate and financial experts believe that today's homebuyers are faced with a once-in-a-lifetime opportunity. Home prices are down significantly with many choices on the market. Plus with interest rates at all-

time lows, you can get more bang for your home-buying buck. Of course, these super-low rates won't last forever. So, if you have the cash saved up and the desire to buy a new home, it's time to get moving.

KNBFCU has a variety of mortgage loans available to get you on the road to purchasing your dream home.

Even if you're not sure you can qualify, let us help you find out!

Talk to a loan representative and get pre-qualified today!

Go Green With e-Statements

Convenient, Secure and Environmentally Friendly

As an e-Statement user, you will still enjoy all the benefits of a paper statement but with less clutter and less guilt over paper waste. With e-Statements, you are able to view or save each month's statement, enabling you to better organize all your account information in one safe and secure place. And of course, you always have the option to print it out. The best part is you never have to worry about your statements or personal information (090754) being lost or stolen, thus lowering your risk for mail fraud and identity theft. All this, while saving a few trees in the process! Retrieve your monthly and quarterly statements electronically and enjoy all the benefits e-Statements bring, free of charge.

- No more paper to file
- Good for the environment
- Reduce the likelihood of identity theft
- 24/7 access
- Years worth of viewable archived statements

Green Receipts and Overdraft Notices

Effective 9/01/2010 the credit union will no longer be mailing out receipts for deposits or payments and overdraft notices. Go Green and use home banking, audio response, or text banking to verify your transaction. If you would like a receipt sent to you, please call us at 707-557-8900.

Log on to knbfcu.com and sign up for e-Statements today!

Mystery Number Search - WIN \$50! If you find the six digits of your birth date within the text of these articles, call us immediately to receive your \$50! We must hear from you before September 30, 2010. The digits will be listed consecutively and will always appear in parenthesis. For example, February 26, 1965 would read: (022665). The mystery numbers will not appear as part of a date, telephone or fax number.

UPCOMING HOLIDAYS

Monday, July 5. *Independence Day*

Monday, September 6. *Labor Day*

OFFICE LOCATION

173 Plaza Drive, Suite 1001, Vallejo, CA 94591 | **Website:** www.knbfcu.com
Phone: (707) 557-8900 | **Fax:** (707) 557-8279 | **24 Hour CUB:** (707) 557-8900
Option 1

Office Hours: Monday through Thursday: 10am to 5pm, Friday: 10am to 6pm