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Fiscal Connect Makes Banking Easier

Between work, family and personal obligations, there never seems to be enough time in the day to take care of everything on your to-do list. That's why online banking with Fiscal Connect makes so much sense. Fiscal Connect lets you take care of your banking obligations when and where it's convenient for you; all you need is access to the internet. Fiscal Connect is safe, easy to use, and available anytime you need it. Enhancements have been made to improve your online banking experience.



E-statements: A Better Way To Review Your Account

E-statements eliminate the need to receive paper statements in the mail, allowing you to review your account activity online and download or print it out for your records. Additional benefits of E-statements include:

- Easy access through Fiscal Connect Online Banking
- Around-the-clock access to your current and previous account statements
- Improved security over paper-based statements
- Expedited receipt of monthly statements
- Easier tracking of your financial history

Check Imaging: Online. Free. Easy.

- Retrieve images of cleared checks online
- View & Print images of cleared checks
- Access images for up to 3 months from the date of processing
- Pay no fees
- Easy storage and retrieval of archived checks

Bill Pay and Presentment: Simple. Convenient. Secure.

Ever wanted to see the actual bill you're paying online before you pay it? Well now you can. Through Bill Pay and Presentment, you can receive an electronic version of your bill before you schedule a payment. You can see exactly what you would see paying bills by pen and paper. Bill Pay and Presentment makes it extremely easy to view and manage your bills online. Additional benefits include:

- "Delivery by" dates confirming when your payment will actually be delivered
- "E-mail alerts" confirming your payments were sent
- "Year-end CD" including all payment history and presentment items for the past year, ideal for doing taxes
- "Contact Us" link for questions, concerns, and comments

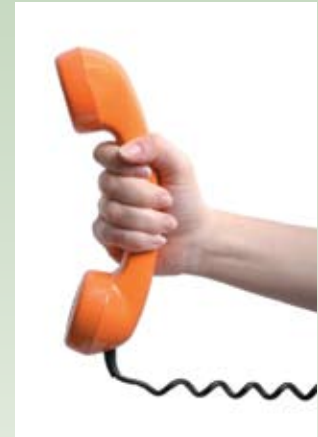
Learn more about these and other Fiscal products and services. To view a demo of our Fiscal Connect Online Banking and Bill Payment and Presentment services, visit us on the web at www.fiscal.org.

Need more information? Call us at (800) 311-3328 or email at service@fiscal.org.

Telephone System Update

As many members already know, Fiscal recently experienced a brief disruption to its telephone communications system. During this outage, all branches remained open and were operating, and all branch functions and services were available, including Call Center operations, Online Banking, and ATMs. While work began on new, state-of-the-art communications technology, Fiscal will continue to utilize a temporary solution, which will enable us to continue providing uninterrupted service.

We wish to thank our dedicated members for their support and apologize for any inconvenience this issue may have caused.



Employer Spotlight: Specialty Merchandise Corporation

In recognition of our Partner-Employers' commitment to educating their staff about Credit Union's products and services, Fiscal presents the Employer Spotlight Award. Specialty Merchandise Corporation (SMC) is the award recipient for this quarter.

For more than 60 years SMC has enabled small business owners to run their businesses. The company offers more than 3,000 products, including jewelry, kitchen appliances, gifts, and home and garden supplies. SMC's Mission Statement reads, "Our Mission is to help people achieve their dreams and goals. We handle those dreams with care, and treat them as our own. Our success depends on it."

SMC has been committed to helping Fiscal educate their staff on the benefits that the Credit Union offers. By distributing Fiscal's educational literature to its staff and assisting during Fiscal's visits to the company offices, SMC is doing its part in ensuring that their employees can plan their financial future wisely.



Fiscal Credit Union's Business Development Manager, Mike Shaybekyan, (left) presents the award to SMC's HR Director, Tom Kelly, and Benefit Administrator, Bertha Monarrez.



Team Fiscal at the Great American Clean-up in Glendale.

Living, Working, Helping in Our Communities

At Fiscal, being a member of the community means more than just being a good neighbor. Our ongoing commitment to support the well-being of the communities in which we live and work is one of the Credit Union's core values. In keeping with those values, a group of Fiscal employees joined hundreds of other community-minded volunteers to participate in the 19th Annual Great American Clean-Up Weekend in Glendale this past May.

More than 600 dedicated volunteers helped clean up litter and graffiti from various locations throughout the city. By participating in neighborhood improvement and outreach projects such as this, Fiscal employees reaffirmed their commitment to the communities in which they work and live.

Fiscal has been a proud sponsor of this important Glendale event for many years now, and is pleased to be able to help keep the city clean and beautiful.

When Fiscal's new Montebello branch opened its doors earlier this year, the Credit Union saw this as an opportunity to support another worthy local cause. During the month of March, Fiscal donated \$10 to Montebello

Friends of the Library for each new checking account and loan funded at the new branch.

Fiscal raised \$500 from its new account campaign with proceeds going to support Montebello Friends of the Library efforts to improve literacy by purchasing books, which are then donated to children from low-income families.

The Credit Union is proud to support these important community organizations and remains dedicated to bettering the lives of our members and neighbors.



Fiscal Credit Union's Mike Shaybekyan (left) presents a check to a representative of the Montebello Friends of the Library.



Home Equity Loans: Knowing What Works for You

There are plenty of reasons why you might need some extra cash at this time of the year. Perhaps you're planning a family vacation, want to make a few home improvements, need to pay your child's college tuition, or are looking to pay off existing debt. One readily accessible source of cash is the equity in your home. Fiscal offers several ways to tap that equity at a great rate with our Home Equity Line of Credit (HELOC) and Home Equity loans.

Home Equity Line of Credit

- Low introductory rate
- Variable rate after introductory period
- 80% loan-to-value (LTV) ratio
- Interest only 10-year draw period
- No up front fees
- No points
- No annual fees

Home Equity Loan

- Below prime 10-year fixed rate
- 80% loan-to-value (LTV) ratio
- No up front fees
- No points

If you are not sure which loan makes the most sense for your financial goals, please contact a Fiscal loan specialist for a free consultation. To receive more information about Fiscal HELOC and Home Equity loans call (800) 311-3328.



Loan approval subject to credit evaluation.
Certain restrictions may apply.

Addresses:

2,100 National Shared Branch Locations

To find a nearest shared branch or a no-fee ATM, please go to www.fiscal.org/access/atms.htm and click on "CO-OP Network."

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
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.

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Supervisory Committee Address:

P.O. Box 1422
Glendale, CA 91209

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