

4TH
QUARTER

**FORWARD...
...MARCH!**



PO BOX 9500
MORENO VALLEY, CA
92552-9500
www.marchccu.org

OCTOBER 1999

Founded 1953

Holiday Helper Loan



It's that time of year again. And your friends at March CCU are offering a special Holiday Helper Loan to make your holiday season brighter. Get a jump on your holiday shopping, pay off high-interest credit cards, take a winter vacation, or give yourself a fresh financial start.

Borrow up to \$3,000 with a rate as low as 10.50% APR on approved credit with a friendly 12-month term.

The Holiday Helper Loan is available through December 31, 1999. Fill your stockings with joy this season -- give yourself and your family a special treat!

To apply for the Holiday Helper Loan, call the Loan Department at (909) 656-4411 or out of the area call (800) 755-2347.

You Can Do Better!

Compare and you too will agree...March CCU Share Certificates come out the WINNER! Plus, you don't have to sign up for something else to earn a great yield.



INVEST WHERE YOU WILL GET A BETTER DEAL!

Each CU account Federally insured up to \$100,000.

RATE COMPARISONS

Annual Percentage Yields (APY) for \$10,000 Balances

| Term | Bank of America | Wells Fargo | Union Bank of California | Washington Mutual | Downey Savings | March Community Credit Union |
|----------|-----------------|-------------|--------------------------|-------------------|----------------|------------------------------|
| 6 month | 5.001 | 4.897 | 4.969 | 4.898 | 4.637 | 5.150 |
| 12 month | 5.095 | 4.854 | 5.074 | 5.504 | 5.053 | 5.500 |
| 24 month | 5.495 | 5.148 | 5.232 | 5.482 | 5.400 | 5.600 |
| 60 month | 5.749 | 5.295 | 5.285 | 5.999 | 5.749 | 6.050 |

Data is from Bank Research Report of major institutions dated 10/22/99. March CCU Annual Percentage Yields (APY) subject to change daily. Most other institutions APY's change daily too. Check with them for current yields.

So, if you have deposits elsewhere and you're not earning as much when you compare... consider this your invitation to transfer those funds to a March CCU Share Certificate -- ranging from \$2,000 to \$100,000, with terms from 3 months to 60 months and monthly compounding of dividends. It's your choice, but remember, you don't have to open another account, like you often have to do at other institutions. Get your Credit Union's GREAT RATES without needing to open another account!

Contact Member Services Department
(909) 656-4411 or Out of Area (800) 755-2347

NCUA