

## Your funds are safe and secure with Kinecta

People depend on the security of their financial institutions, and in these challenging times we want you to know your assets are protected at Kinecta. Your member shares are insured by the National Credit Union Administration (NCUA), an independent agency of the U.S. Government.

Individual accounts owned by the same person are insured up to \$100,000, and in the case of certain retirement accounts, coverage can be up to \$250,000.

## Other ownership profiles may qualify for separate share insurance:

- Revocable Trust Accounts
- Individual Retirement Accounts
- Deferred Compensation Plans
- Decedents' Estates
- Joint Accounts
- Partnerships
- Corporations
- Irrevocable Trusts

A credit union approved for NCUA share insurance must meet high standards of safety and soundness in its operation. It's reassuring that not one penny of insured savings has ever been lost by a member of a federally insured credit union.

More information about share insurance is available at each of our member service centers. Safe and secure financial services for our members – that's Kinecta for Life!

### Profile 1 - Husband and Wife With Insured Accounts Totaling \$1,100,000

|  |                    |
|--|--------------------|
| <b>Individual accounts:</b>            |                    |
| Husband .....                          | \$100,000          |
| Wife .....                             | \$100,000          |
| <b>Joint Account:</b>                  |                    |
| Husband and Wife .....                 | \$100,000          |
| <b>Revocable trust account:</b>        |                    |
| Husband in trust for Wife .....        | \$100,000          |
| Wife in trust for Husband .....        | \$100,000          |
| <b>Individual Retirement Accounts:</b> |                    |
| Husband .....                          | \$250,000          |
| Wife .....                             | \$250,000          |
| <b>TOTAL</b>                           | <b>\$1,100,000</b> |

### Profile 2 - Husband, Wife and One Child With Insured Accounts Totaling \$1,950,000

|   |                    |
|---|--------------------|
| <b>Individual accounts:</b>               |                    |
| Husband .....                             | \$100,000          |
| Wife .....                                | \$100,000          |
| Child .....                               | \$100,000          |
| <b>Joint Account:</b>                     |                    |
| Husband, Wife and Child .....             | \$300,000          |
| <b>Revocable trust account:</b>           |                    |
| Husband in trust for Wife and Child ..... | \$200,000          |
| Wife in trust for Husband and Child ..... | \$200,000          |
| Child in trust for Husband and Wife ..... | \$200,000          |
| <b>Individual Retirement Accounts:</b>    |                    |
| Husband .....                             | \$250,000          |
| Wife .....                                | \$250,000          |
| Child .....                               | \$250,000          |
| <b>TOTAL</b>                              | <b>\$1,950,000</b> |



## Every little bit helps

If you're reading this newsletter electronically, you've already opted into E-Only and realized how easy it is to conserve resources by banking online. In an effort to cut back on our own consumption, Kinecta is pleased to announce we've converted to 100% recycled envelopes used to mail member statements. In addition, the plastic address window is biodegradable. To find out how you can save even more paper, visit [www.kinecta.org](http://www.kinecta.org) and click on eServices.



## No matter what your goals, we can help you get there



Whether you're just out of college or planning for retirement, it's reassuring to know someone is here to help you make the most of your assets. The Financial Consultants with Kinecta Financial & Insurance Services can provide you with the experience you need and personal service you expect to take the next step to financial peace of mind.

Your local Financial Consultant is available to assist you with a full array of investment products and services designed to help you with your goals at any stage of life.

- Tax advantaged investment solutions
- Current or future income
- Pre and Post retirement planning
- 401(k) rollovers
- Investment portfolio analysis
- Tax advantaged college funding
- Long term care strategies
- Estate planning

Visit [www.kinecta.org](http://www.kinecta.org), or stop by a member service center to set up an appointment to talk to the Financial Consultant serving your local Member Service Center. Helping you meet your goals is what we do best.

Securities and Insurance Products offered through LPL Financial and its affiliates, Member FINRA/SIPC. Insurance products offered through Kinecta Financial & Insurance Services, a subsidiary of Kinecta Federal Credit Union. CA Insurance License #0E24631. Insurance and investment products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the credit union or any affiliated entities; 3) involve investment risk, including possible loss of value. Kinecta Financial & Insurance Services and Kinecta Federal Credit Union are not affiliated with LPL Financial. Some insurance products available to California residents only.

## MEMBER ACCESS

**Member Contact Center**  
800.854.9846  
310.643.5400

**Online**  
[www.kinecta.org](http://www.kinecta.org)

**E-mail**  
[info@kinecta.org](mailto:info@kinecta.org)

**Mortgage Loans**  
800.854.4501

### Autoland In-Branch Auto Buying Services

Brea  
714.255.9577

Manhattan Beach  
310.643.4627

Torrance-Madison Park  
310.643.3251

Warner Center  
818.227.9737





## Don't get hooked in a Phishing scam!

"Phishing" e-mails are often disguised as official messages from companies that you may do business with asking you to validate and submit sensitive personal information via e-mail or a fake Web site. The intent is to steal your identity or account access information. These Web sites can be very convincing by mimicking the logos, colors, and language used by legitimate companies.

### EXAMPLES OF PHISHING:

- Win an iPhone by filling out personal information on the California Credit Union League Web site.
- CUNA, the NCUA or Kinecta Federal Credit Union must update your account information to guarantee the security of your funds.
- Provide personal information online to receive a rebate from the IRS or resolve an IRS complaint that has been filed against you.

### IF YOU SUSPECT PHISHING:

- Contact the company directly using phone numbers that you already have.
- Do not reply to the email.
- Never send sensitive information such as passwords, credit card numbers, Social Security numbers, or PINs in an e-mail.
- Never click directly on links in an e-mail that request personal information.
- Use caution on any unsolicited emails from senders you don't know.

None of these companies or agencies solicits consumers through e-mail. They will NEVER ask you for your personal information through an email.

## ANNOUNCEMENTS

### Home Buyer Seminars

Saturday, May 17, 2:30-4 p.m. at Torrance Crossroads MSC  
 Saturday, May 24, 2:30-4 p.m. at Irvine/Quail Hill MSC and Tustin MSC  
 Saturday, May 31, 2:30-4 p.m. at Ladera Ranch MSC

### Board of Directors

**Paul A. James** and **Mary Yasui-Yamabe** were re-elected to the Kinecta Board of Directors at the 2008 Election of Directors & Annual Meeting held April 24 at the Manhattan Country Club.

**We will be closed Monday, May 26 in observance of Memorial Day**



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## REVLON RUN/WALK — MAY 10



### Get active with Kinecta and get involved for a few good causes

Join our team in the Los Angeles Revlon Run/Walk on May 10 to benefit women's cancer charities. Run or walk the five-kilometer (three-mile) course at the Los Angeles Memorial Coliseum the Saturday before Mother's Day.

Register today at your nearest Member Service Center, by visiting us at [www.kinecta.org](http://www.kinecta.org), or by calling 800.430.4863, Ext. 5403. Individual registration forms must be accompanied by a \$35 fee. Kinecta will match \$30 (up to \$1,000 total).

Kinecta is also proud to sponsor the Cystic Fibrosis Foundation's Great Strides walk-a-thon on May 17 at 9 a.m. at Frank G. Bonelli Park in San Dimas. Walk with Team Kinecta! For more information, see <http://greatstrides.cff.org> or call 800.430.4863, Ext. 5403.

## PRODUCT HIGHLIGHTS

Additional terms and conditions may apply. Call your local member service center for details.

### LOAN RATES

EFFECTIVE APRIL 15, 2008

#### Auto Loans<sup>1</sup>

##### New Cars

- as low as 5.49% APR
- up to 100% financing

##### Used Cars

- as low as 6.49% APR
- up to 100% financing of Retail Kelley Blue Book or purchase price, whichever is less

#### Credit Card Rates<sup>2</sup>

|                                    |            |
|------------------------------------|------------|
| Visa Classic and Gold.....         | 13.95% APR |
| Visa Classic Student.....          | 9.90% APR  |
| MasterCard Standard and Gold.....  | 10.25% APR |
| Visa/MasterCard Platinum Card..... | 9.00% APR  |
| Visa Signature.....                | 9.00% APR  |

### SAVINGS RATES

EFFECTIVE APRIL 23, 2008

#### Regular & IRA Share Certificates

|                                      |                        |
|--------------------------------------|------------------------|
| 1 Year (to less than 2 Years) .....  | 2.50% APY <sup>3</sup> |
| 6 Month Promotional Certificate..... | 2.65% APY <sup>4</sup> |

#### Savings

|   |                        |
|---|------------------------|
| Regular Savings.....                            | 0.75% APY <sup>5</sup> |
| Money Market Savings (\$25,000-49,999.99) ..... | 2.55% APY <sup>5</sup> |
| Money Market Savings (\$50,000-99,999.99) ..... | 2.75% APY <sup>5</sup> |
| Money Market Savings (\$100,000 or more) .....  | 3.00% APY <sup>5</sup> |

All loans subject to credit approval; variable rates. Contact the Credit Union for more information about fees and rates. 1-Annual Percentage Rate. The actual rate you receive is based on your credit qualifications, term, and loan amount. Rates are effective as of 4/15/08 and are subject to change. Auto loans without automatic payment from a Kinecta savings or checking account will be .25% higher. Other terms and conditions apply. Kinecta Federal Credit Union is an equal opportunity lender. 2-Cash advance fee 1.5% of advance amount (min. \$5, max. \$40); variable rates on Platinum Cards (purchases and advances). 3-Annual Percentage Yields. Minimum Balance \$1,000. Certificates opened will earn dividends at yields shown until they mature. Dividends are paid monthly and at maturity. Special maturities and yields for jumbo certificates (deposits of \$100,000) may be available. 4-Minimum Balance \$1,000. 5-Annual Percentage Yield. Effective as of 4/23/08. Fees or other conditions could reduce earnings. Terms and conditions subject to change. Rates may vary.

