

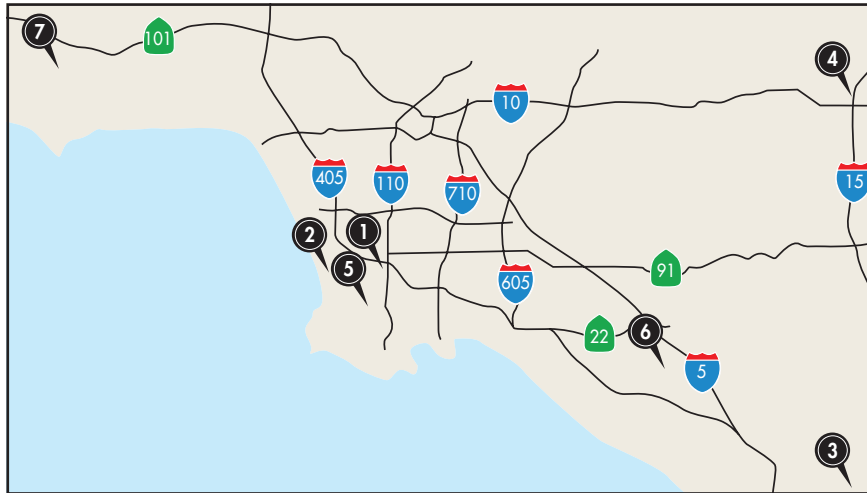
With added locations, you're never far from Kinecta's stellar member service!

We think William Dillard, founder of Dillard's department stores, was on to something when he uttered the famous phrase, "Location, location, location." That's why, in an ongoing effort to give our members the benefits of more access in more places, we've expanded our Southern California footprint with **seven new member service centers**.

With these added branches – conveniently located throughout Los Angeles and Orange counties – there's an even better chance you'll find a Kinecta Member Service Center close to your home or near where you work. Discover the familiar friendly service you expect from our trained staff as well as the same great products you've come to depend on.

As an added incentive, now through the end of April, **stop by one of the above listed Kinecta member service centers and receive a free gift*** when you mention this article. We invite you to visit one of our newest locations and find out how convenient Kinecta can be for you!

*While supplies last. Offer valid only at participating locations.



1. Gardena, 1727 Artesia Blvd., 310.965.0416
2. Hermosa Beach, 1309 Hermosa Ave., 310.406.3364
3. Ladera Ranch, 1701 Corporate Drive, 949.347.1358
4. Rancho Cucamonga, 11563 Foothill Blvd., 909.944.4902
5. Torrance Crossroads, 24329 Crenshaw Blvd., 310.530.1362
6. Tustin, 2324 Park Ave., 714.259.1354
7. Westlake Village, 973 S. Westlake Blvd., 805.418.1869

New! Auto loan rate discount

Thinking about a new set of wheels? We've got a deal for you! When you put 20% down on the purchase price of your new or used vehicle, **we'll give you .50% off the current advertised rate***. Choose the best way to finance your vehicle with loan rates as low as:

- 5.49% APR with 20% down and automatic payment from a Kinecta account
- 5.99% APR on 100% financing

*Actual rate based on credit qualifications, term, and loan amount. Certain restrictions may apply. .50% discount applies to loans with a maximum 80% LTV of the MSRP on new vehicles or 80% LTV of the Retail Kelley Blue Book value for used vehicles. Rates subject to change. Auto loans without automatic payment from a Kinecta account will be 0.25% higher; therefore rates would start at 6.24%. Other terms and conditions apply. Kinecta Federal Credit Union is an equal opportunity lender.

MEMBER ACCESS

Member Contact Center
800.854.9846
310.643.5400

Online
www.kinecta.org

E-mail
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



Kinecta representatives met with CURIA co-sponsor Rep. Jane Harman, 36th District. From left: John Tessier, director; Rep. Harman; Robert Young, Kinecta Board chair; and James Burley, Supervisory Committee member.

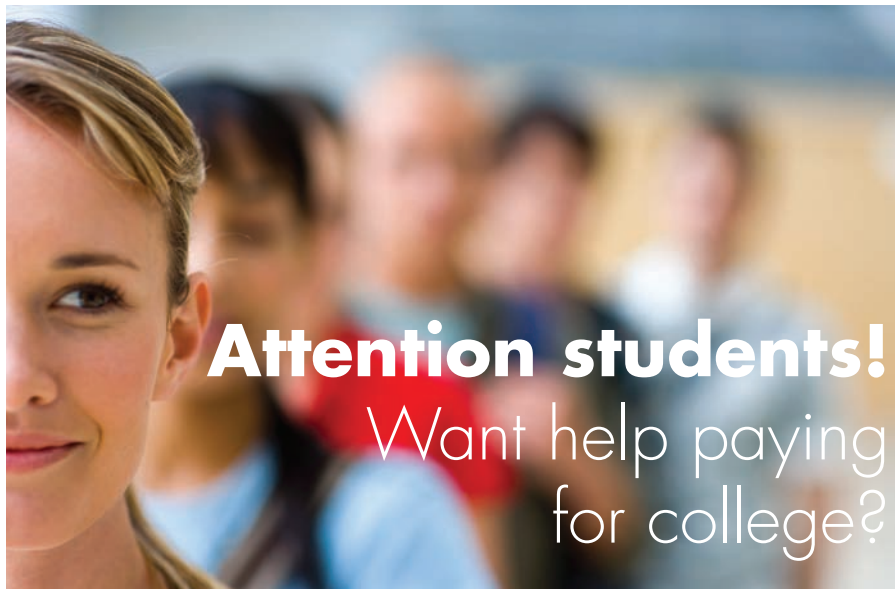
Credit Unions Descend on Washington

Representatives of Kinecta Federal Credit Union joined 5,000 credit union members from across the country in March for the annual Credit Union National Association (CUNA) Government Affairs Conference in Washington, D.C.

"This was a fantastic opportunity to meet with our local members of Congress and our regulator to discuss the important role credit unions play in the economy," said Kinecta President and CEO Simone Lagomarsino.

The most important credit union legislation before Congress this year is H.R. 1537, the Credit Union Regulatory Improvements Act (CURIA). CURIA would remove regulatory burdens on credit unions, enabling us to provide more small business loans and reach out to underserved and underbanked areas. In the current economy, where credit is very tight, this would enable credit unions to provide more liquidity and pump some much-needed stimulus into the economy.

Congress is listening, but we need your voice, too. Go to www.connectforthecause.org and let your Congressman or Congresswoman know that you support this important legislation. Together, we can help to fulfill the credit union mission of "people helping people."



Attention students! Want help paying for college?

You could win one of four \$2,000 Kinecta Youth Scholarships with a winning essay on the following credit union question:

"Are credit unions doing enough to encourage young adults to save money? Explain, or suggest, in 1,000 words or more, innovative solutions that would help young members use credit unions to start building their financial future."

If you're a member in good standing, under the age of 23 and accepted or enrolled at an accredited college or university, Kinecta could help your dreams of higher education come true!

Get your applications in by **April 18, 2008** to qualify. For complete details, eligibility requirements and to download your application, visit www.kinecta.org.

No purchase necessary. Applicant must be age 23 or younger. Selection will be made without regard to applicant's race, color, ethnic origin, religious beliefs, sex, marital status, or physical disability. Applications will be scored by a Kinecta committee based on GPA, SAT or equivalent, essay (grammar and content will be graded), community involvement, awards and achievements and extracurricular activities. Transcripts are required. Essay and application must be written in English. Kinecta Scholarship winners will be notified by May 16, 2008 and funds will be distributed by September 26, 2008. Applicant agrees to accept the decisions of Kinecta as final. Past Kinecta Scholarship winners, Kinecta and its subsidiaries' employees, volunteers, and their family members are not eligible. Each winner agrees to permit Kinecta to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Applicant also agrees to hold Kinecta, its subsidiaries, and each of its officers, directors, employees, members, and representatives and agents harmless from any liability arising from applicant's participation in the Scholarship program. If applicant is a minor, consent must be agreed to in writing by a parent or legal guardian. Kinecta is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due applications. Kinecta reserves the right to disqualify applicants who make any misrepresentations on their application or support documents. All applications and support documents will be kept confidential, become property of the Credit Union, and will not be returned. In addition, the top three winning entries will also be submitted to the California Youth Involvement Network, part of the California Credit Union League, for a chance to win an additional \$500 scholarship. The California Youth Involvement Network scholarships are not open to the public; applications must be submitted by participating credit unions. The California Credit Union League is not an affiliate of Kinecta Federal Credit Union.

ANNOUNCEMENTS

What: Home Buyers Seminar
When: 2:30 - 4 p.m., April 19, 2008
Where: Santa Monica Member Service Center
Contact: 310.828.5795

What: HARA general meeting
– Kinecta fraud investigator to speak
When: 10 a.m., April 17, 2008
Where: Embassy Suites, Imperial Hwy, west of Sepulveda Blvd.
Contact: Betty Robey, 310.546.1836



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Get your refund faster with TurboTax Online Free Edition



According to the Internal Revenue Service, a record number of Americans are choosing to file their

taxes electronically, with most of the increase coming in March and April. If you haven't filed yet, visit www.kinecta.org to get TurboTax® OnlineSM Free Edition and be sure your return is filed by April 17.

TurboTax Online Free Edition includes:

- A step-by-step guide with easy-to-understand questions
- Forms automatically enter your answers in the appropriate fields
- 100% accurate calculations guarantee

Plus, with e-filing you can get your refund in as little as nine days when you direct deposit into your Kinecta account.

Include our routing number – 322278073 – along with your Kinecta account number on your 1040 form in the section labeled "REFUND."

File your taxes the fast and easy way with TurboTax Online Free Edition at www.kinecta.org.

PRODUCT HIGHLIGHTS

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

LOAN RATES

EFFECTIVE MARCH 15, 2008

Auto Loans¹

New Cars

- as low as 5.99% 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 Rates²

Visa Classic and Gold.....	13.95% APR
Visa Classic Student.....	9.90% APR
MasterCard Standard and Gold.....	11.00% APR
Visa/MasterCard Platinum Card.....	9.00% APR
Visa Signature.....	9.00% APR

SAVINGS RATES

EFFECTIVE MARCH 26, 2008

Regular & IRA Share Certificates

1 Year (to less than 2 Years).....	3.00% APY ³
6 Month Promotional Certificate.....	3.15% APY ⁴

Savings

Regular Savings.....	0.75% APY ⁵
Money Market Savings (\$25,000-49,999.99).....	3.00% APY ⁵
Money Market Savings (\$50,000-99,999.99).....	3.25% APY ⁵
Money Market Savings (\$100,000 or more).....	3.40% APY ⁵

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 3/15/08 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 3/26/08. Fees or other conditions could reduce earnings. Terms and conditions subject to change. Rates may vary.

