

FREE AUTO BUYING SEMINARS

Cal Bear wants to help make buying your next car easy and enjoyable. That's why we're offering FREE Auto Buying Seminars. The seminars will cover the basics of buying new and used vehicles, point out common pitfalls and define key terms that are used in car dealerships on a daily basis.

We'll provide a brown bag lunch for everyone who attends, and you'll have the chance to valuable door prizes. Don't miss this great opportunity to learn more about buying a vehicle. Call Percival Carino at (800) 954-2327, ext. 4148 to reserve your seat.

DATES: January 12, 2005
February 9, 2005
March 16, 2005

TIME: 11:30 am to 12:30 pm

PLACE: Reagan Building,
Private Dining Room

WHERE TO GO FOR HELP

24-Hour TeleBear™

1 (800) 954-BEAR (2327)

CU Service Center Locations

1 (888) CU-SWIRL • www.cuswirl.com

Office Phone

(800) 954-2327 • FAX (213) 621-2700

Office Hours

9 am to 4 pm, Monday through Friday

CO-OP ATM Locations

1 (888) 748-3266

www.co-opnetwork.org

e-Bear Online

www.calbearcu.org

E-mail

memberservices@calbearcu.org

For assistance or information, or to report lost/stolen credit card

1 (800) 237-6211

Report lost/stolen Visa check card or ATM card

1 (877) 551-7466

AutoSeekers

www.autoseekers.org

TERM SHARE CERTIFICATE RATES EFFECTIVE – 9/1/04

Dividend earned is based on total balance and length of term.

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	1.106%
3 Month	1.207%
6 Month	1.308%
12 Month	2.273%
18 Month	2.427%
24 Month	3.042%
30 Month	3.042%
36 Month	3.453%
48 Month	3.763%
60 Month	3.867%

*APY = Annual Percentage Yield.

**Minimum balance required is \$5,000. For all other terms the minimum balance required is \$1,000.

Rates, terms, conditions and services subject to change. Loans and credit cards subject to credit approval.

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300 S. Spring Street
Suite 1215
Los Angeles, CA 90013
(213) 830-4100



Your funds are also backed by the nation's largest private share deposit insurer for an additional \$250,000.00.



coming soon!

NEW AND IMPROVED VISA® CREDIT CARD PROGRAM



Effective January 1, 2005, Cal Bear will discontinue the Cash Back Incentive benefits program for our Visa Credit Card. We will be replacing the program with a new and improved program in June 2005. Be on the lookout for this exciting new benefits program coming later in the year.

ANNUAL MEETING

Cal Bear members are invited to attend the Annual Meeting. Take this opportunity to meet your credit union officials, staff and fellow credit union members.



DATE: February 18, 2005

TIME: 4:30 pm

PLACE: The Ronald Reagan
Building Auditorium,
300 South Spring Street,
Los Angeles, CA 90013

MARK YOUR CALENDAR



Cal Bear will be closed to observe the following holidays:

NEW YEAR'S DAY
Saturday, January 1, 2005

MARTIN LUTHER KING, JR. DAY
Monday, January 17, 2005

PRESIDENTS' DAY
Thursday, February 21, 2005

CESAR CHAVEZ DAY
Thursday, March 31, 2005

Account access will be available with an ATM or Visa Check card or TeleBear phone banking/e-Bear Online home banking services. For information on these services, e-mail us at memberservices@calbearcu.org.

CALIFORNIA BEAR CREDIT UNION

JANUARY 2005

BEAR FACTS

THE BEAR'S ZERO PERCENT SHOWDOWN:

*Get the Rebate and a 0% Rate!**

Start the year off with ZERO-Percent auto loan from The Bear. Yes, that's right a ZERO percent auto loan from your credit union. You already know that a zero-percent interest auto loan from a dealer doesn't always mean you got a great deal, the manufacturer's rebate or the car you really wanted. Now, with the ZERO Percent Showdown from The Bear, you can have it all!

Most dealers offer a zero percent loan only when you decline any manufacturer's rebates (sometimes as high as \$3,000) and all other incentives on the vehicle. But not Cal Bear! Between **January 1 and March 31, 2005** The Bear will let you "take the rebate and get the rate too!" Simply choose any manufacturer's rebate when you buy your new vehicle and bring your loan to the credit union. We'll then finance your loan for as low as 0% APR* upon approved credit.



YOU'LL ALSO GET TO TAKE ADVANTAGE OF THESE OTHER GREAT FEATURES:

- TERMS UP TO 84 MONTHS**
- 100% FINANCING AVAILABLE
- GAP INSURANCE
- MECHANICAL BREAKDOWN INSURANCE

And best of all, with The Bear's ZERO Percent Showdown, you can get the car you want, not the "Daily Special" that the dealer wants to move off of their lot.

Come into the credit union today and take advantage of The Bear's ZERO Percent Showdown. But you'll have to hurry! This offer expires March 31, 2005

*Your manufacturer's rebate, or a portion thereof, will be applied to buy down the Annual Percentage rate on your loan. For example \$1,500 applied to a \$20,000 loan with an Annual Percentage Rate of 7.99% would make your effective rate ~~XX~~%. **84 month terms are only available on new auto loans of \$25,000 or more.

**TO APPLY FOR A LOAN, STOP BY OUR OFFICE, CALL (213) 830-4100,
OR APPLY ONLINE AT WWW.CALBEARCU.ORG.**

RING IN THE NEW YEAR

with
autoseekers
www.autoseekers.org

wholly-owned by California Bear Credit Union

Help us celebrate 2005 with special New Year prices from AutoSeekers, Cal Bear's FREE credit union owned auto-buying service. AutoSeekers takes the hassle and expense out of the traditional car-buying experience.

Buying your next car with AutoSeekers is easy and convenient. Simply visit our website at www.autoseekers.org and build your own car online, anytime 24 hours per day. We'll begin looking for your car right away and once we've found your vehicle we'll deliver it to you at a fair price ... guaranteed.

If you need a vehicle right away or just want to kick the tires before you buy, simply stop by the AutoSeekers car lot to see what we have on sale. We're confident you'll find just what you're looking for ... and at a fair price.

But you'll have to hurry to take advantage of our New Year's special prices. Our New Year's special price offer expires on January 31, 2005.

Call AutoSeekers at (888) 288-6520 or visit online at www.autoseekers.org

Just take a look at some of the vehicles that we currently have in stock



'02 MERCEDES BENZ CLK 430
(VIN# 124801) \$37,995.00



'03 CHEVY AVALANCHE SUP
(VIN# 233119) \$21,995.00



'02 DODGE CARAVAN SE
(VIN# 537352) \$10,595.00

APPLY FOR A REAL ESTATE LOAN FROM THE BEAR and Receive a \$100.00 Home Depot Gift Card.*



It's the perfect time to apply for a home loan from Cal Bear. Mortgage rates have started to climb, but they're still at an all-time low. And for a limited time, if you apply for a First or Second mortgage loan with The Bear, we'll give you a \$100 Home Depot gift card.*

Looking for a new home? We offer a smart, simple way to get a mortgage with competitive rates, hassle-free processing and fast approval.

- Affordable rates
- First-trust deeds
(fixed and adjustable terms)
- CalPERS for state employees



REFINANCE AND SAVE

It's not too late to refinance your current mortgage and save thousands of dollars in interest over the term of your loan. You can also combine your first and second into a new, low-rate first trust deed.

NEED AN EXTREME HOME MAKEOVER?

Love your home, but not the look? Now you can remodel your home with an Interest Only Home Equity Line-of-Credit** from The Bear. Our interest only loan gives you the power and flexibility of a traditional Home Equity Line with incredibly low monthly payments.

DON'T WAIT — THE \$100 HOME DEPOT GIFT CARD OFFER EXPIRES MARCH 31, 2005.

Call The Bear at (800) 954-2327, visit our mortgage loan center online @ www.calbearcu.org, or come by our office and one of our Real Estate Lending Experts will be happy to help you find the best loan for you.

HOME BUYING SEMINARS

DATES: January 26, 2005
February 23, 2005
March 23, 2005

TIME: 11:30 a.m. to 12:30 p.m.

PLACE: Reagan Building,
Private Dining Room

*You will receive your Home Depot Gift Card once your First Mortgage or Home Equity Line-of-Credit application has been completed and approved on our system. **The Interest Only HELOC is based on a minimum of LTV of 90% on approved credit. Please see credit union for complete details.

MANAGE YOUR FINANCES FROM YOUR DESKTOP



The Cal Bear Online Services Package is the easiest way to take care of your everyday financial needs, save time and reduce trips to the credit union. At home, in the office, or on the road, our Online Services Package provides secure, bilingual (*Spanish and English*) access to your accounts - on your schedule.

FREE ONLINE BILL PAYMENT

With Online Bill Payment you can pay anyone you'd normally pay by check. Just let us know who you'd like to pay and when, and we'll make sure your bills get paid on time, every time.

- Pay bills day or night from any computer with internet access
- View your payment history with unlimited history screens
- View received payment confirmations
- Schedule payments and transfers in advance
- Email notification when your payment has been sent

FREE e-STATEMENTS

Stop waiting for the postman each month! Sign up for our new e-Statement service and you can view your monthly or quarterly statements online via e-Bear in the privacy and security of your own home!

- Eliminate the wait - get immediate access
- Get 12 consecutive months of statement history online
- Reduce clutter by not storing paper statements each month
- Print statement copies any time you need them
- Protect yourself against mail fraud

\$50 REASONS TO SIGN UP NOW!

Sign up today and you could win \$50! Just set up a FREE* Online Bill Payment and you'll be automatically entered to win one of two \$50 cash bonuses paid each month, now through June 30, 2005.

Sign up now at www.calbearcu.org

IT'S EASY TO SIGN UP:

1. To register for e-Bear Online Banking, log in using your account number and your TeleBear password.
2. Once you have logged in, click on the left to select the Bill Payment and e-Statement buttons from the menu.
3. Follow a few simple steps to get started!

For details, visit us online or call
(800) 954-BEAR (2327).

*Online Bill Payment is subject to a \$1.95 enrollment fee and a \$5.95 monthly fee. These fees have been waived for the promotional period.

NEW BRANCH OPENING AT THE CAL TRANS BUILDING

We're always looking for better ways to serve our members. That's why we're happy to announce that we will have a branch office at the new Cal Trans Building. The new branch is scheduled to open in March of 2005.

This will be a full-service branch where members can make deposits and withdrawals, complete a loan application, and transact all other financial business with us.

UNTIL THE NEW BRANCH IS OPEN AND READY TO USE, YOU CAN VISIT OUR NEW ATM AT THE CAL TRANS BUILDING TO ACCESS YOUR CAL BEAR ACCOUNTS.



NEW ATM