

REFER FAMILY MEMBERS AND  
CO-WORKERS FOR CAL BEAR  
CREDIT UNION MEMBERSHIP & ...

## CHOOSE YOUR REWARD



### REFER NEW MEMBERS AND GET YOUR REWARD

Earning your reward is easy ... Just tell your family members or co-workers about the benefits of California Bear Credit Union membership, give them a referral ticket and, when they join, you'll get your choice of one of the rewards listed below!

- **\$25.00 Bonus** for each new member you refer to The Bear\*
- **Up to \$125.00 Cash Back** when you refinance your auto loan at The Bear\*\*
- **Up to \$150.00 Cash Back** when you refinance your RV loan at The Bear†
- **Get a \$250.00 Cash Rebate** when you refinance your mortgage with The Bear†\*
- **A chance to win on one of TWO trips to Las Vegas††**

### Referring New Members is Easy

To refer new members to Cal Bear just fill out the referral ticket enclosed with your statement and pass it on to an eligible family member or co-worker. Once your eligible family member or co-worker returns their completed referral ticket and membership application to the branch and opens their Cal Bear account YOU COLLECT YOUR REWARD!

### Every Member You Refer WINS too!

Each new member who joins Cal Bear as the result of a member referral will have their \$5 membership fee waived and get their choice of one of the rewards listed above too, just for joining the Credit Union. Plus, they'll be able to enjoy all of the benefits of Membership at The Bear.

*Look in this statement mailing for your referral ticket and more details on how to "Choose Your Reward." Need more referral tickets? Call (800) 954-2327 or visit our main office today.*

*See the disclosure on the back of this flap for more details.*

### 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%

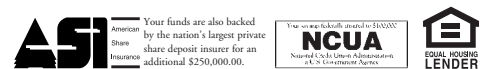
\*APY = Annual Percentage Yield.

\*\*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.*

*Publication of advertising by Cal Bear Credit Union does not express or imply any endorsement of commercial products or services. While the credit union assumes products and services are reliable, it makes no warranties about the quality of the products or services. Members should make their own independent evaluation of the products and services.*

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## USE YOUR VISA CHECK CARD AND YOU CAN BE A WINNER TOO!

The next time you go shopping be sure to use your Cal Bear Visa Check card and you could win a \$50 cash bonus just like these 4 lucky winners.

#### Congratulations go out to:

- JAIME PRADO
- JORGE RUIZ
- PAMELA GAUME
- ZELLA LYONS

for being our \$50 dollar Cash Bonus winners for the months of June and July. All 4 of our winners used their Cal Bear Visa Check card for a credit purchase and ended up winning cash.

**The cash bonus giveaway ends December 31, 2004.** There will two \$50 Cash Bonus\* winners chosen each month from all of the members who have used their Cal Bear Visa Check Card to make a "Credit," signature based purchase during that month. So don't miss out ... hit the stores, use your Cal Bear Visa Check Card and win your Cash Bonus today!

*\*The two \$50 winners each month will be randomly selected from all members who perform a qualifying transaction during that month. A qualifying transaction is defined as a transaction you make with your Cal Bear Visa Check Card where you present your card to a merchant, or slide it yourself, and are required to sign a sales draft just as if you were using a Visa Credit Card. Transactions that require a PIN do not qualify. The winners of the \$50 Cash bonuses will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union are not eligible. Promotion ends December 31, 2004.*

## MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

COLUMBUS DAY	Monday, October 11, 2004
VETERANS' DAY	Thursday, November 11, 2004
THANKSGIVING HOLIDAY	Thursday, November 25, 2004 Friday, November 26, 2004

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

OCTOBER 2004

# BEAR FACTS

## AUTOSEEKERS: A NEW WAY TO BUY A CAR



You are cordially invited to the Grand Opening Celebration of the AutoSeekers El Monte location on the weekend of **October 22nd, 23rd and 24th!** AutoSeekers is a **FREE** credit union owned auto-buying service that takes the hassle and expense out of the traditional car-buying experience.

Attending the Grand Opening will allow you to see the cars that we have for sale on the lot, talk to our Auto Advisors about the auto buying process and learn how to use our website to build your own car online, anytime 24 hours per day ... And truly experience all that AutoSeekers has to offer.

And that is not all! During our Grand Opening Weekend we'll have food, drinks, door prizes and fun for the whole family. Plus, we'll have special Grand Opening deals all weekend on a selected makes and models in our inventory. Just take a look at some of the vehicles that you have to choose from.

## ☆☆ GRAND OPENING SPECIALS ☆☆ - OCTOBER 22nd, 23rd, & 24th -



**GMC YUKON DENALI**  
**\$19,995.00**



**2002 HONDA ACCORD SE**  
**\$15,995.00**



**VOLVO WAGON**  
**\$17,995.00**

Don't miss out on this special event and the Special Grand Opening Deals from AutoSeekers! Remember the AutoSeekers Grand Opening Sale is for one weekend only on **October 22nd, 23rd and 24th** ... See you there!

*To build your car or get more information about our Grand Opening Celebration call AutoSeekers at (888) 288-6520 or visit them online at [www.autoseekers.org](http://www.autoseekers.org)*

**TO GET PRE-APPROVED CALL OUR OFFICE AT (800) 954-2327 OR VISIT US ONLINE AT [www.calbearcu.org](http://www.calbearcu.org)**

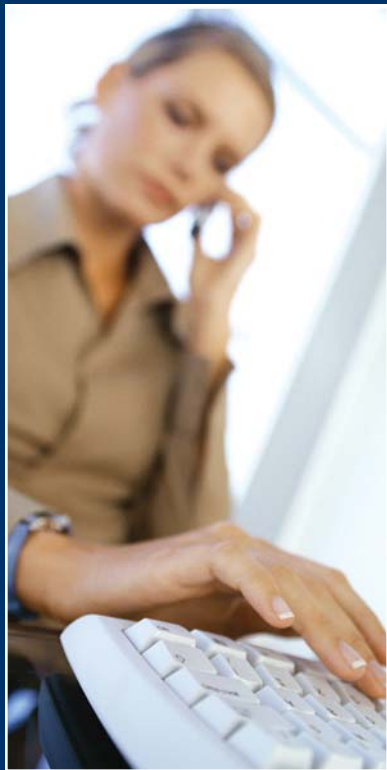
\*APR = Annual Percentage Rate. Offer not valid for refinancing existing California Bear Credit Union Loans. Auto loan must be financed through California Bear Credit Union to qualify for this offer. See Credit Union for complete details.

### VEHICLE FINANCING WITH THE BEAR

Finding your dream car is only one piece of the puzzle. Once you've made the purchase you still need to finance your new car. That is where The Bear can help you. **The Bear has rates as low as 4.99% APR,\*** flexible terms and 100% financing. It's everything you need to make buying a car easy and affordable. For a limited time only, when you purchase your vehicle from AutoSeekers AND finance your loan with The Bear, you'll receive:

- **1.0% discount off your loan APR\* or a;**
- **\$200 gas card**

**BUT YOU'LL HAVE TO HURRY BECAUSE THIS SPECIAL OFFER IS ONLY AVAILABLE UNTIL OCTOBER 31, 2004.**



## WAITING FOR ONLINE BILL PAYMENT?

Online Bill Payment comes to e-Bear on November 1, 2004.

## Online services that fit your lifestyle E-STATEMENTS AND ONLINE BILL PAY

We are upgrading our e-Bear online services to include e-Statements, available now, and Online Bill Payment, coming in November 2004.

### NEW! 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! With e-Statements you'll enjoy these benefits:

- **Faster Delivery** – Your statement will be ready for you to view the day that it is created.
- **Email notification** – You receive an e-mail notification when your statement is ready.
- **Easy access and retrieval** – Members can access their statements via a link in e-Bear 24 hours per day, 7 days per week, 365 days per year.

Don't spend your days waiting for your monthly statement to arrive ... Sign up for the convenience of e-Statements and get your account information online anytime.

### ONLINE BILL PAY COMING IN NOVEMBER 2004

Starting on November 1, 2004, you can save time and reduce the cost of postage by paying your bills online using our new Online Bill Payment service via e-Bear. With our Online Bill Payment service you can:

- **Maintain a list of up to 250 payees**
- **Schedule one time and recurring payments**
- **Benefit from Guaranteed Payments**
- **Access your payment information 24 hours per day, 7 days a week, 365 days per year**

Don't wait to sign up for this time saving service ... Because for a limited time when you sign up for Online Bill Payment all enrollment and monthly fees will be waived!\*

Visit our web site at [www.calbearcu.org](http://www.calbearcu.org) and log-on to e-Bear to sign up for e-Statements today!

\* Normal enrollment fee is \$1.95. Normal monthly fee is \$5.95.

## ARE RISING RATES PREVENTING YOU FROM BUYING A HOME?

Recently mortgage loan rates have been creeping upward. Because of this trend many people who were looking to buy a new home think that they can no longer afford the home of their dreams.

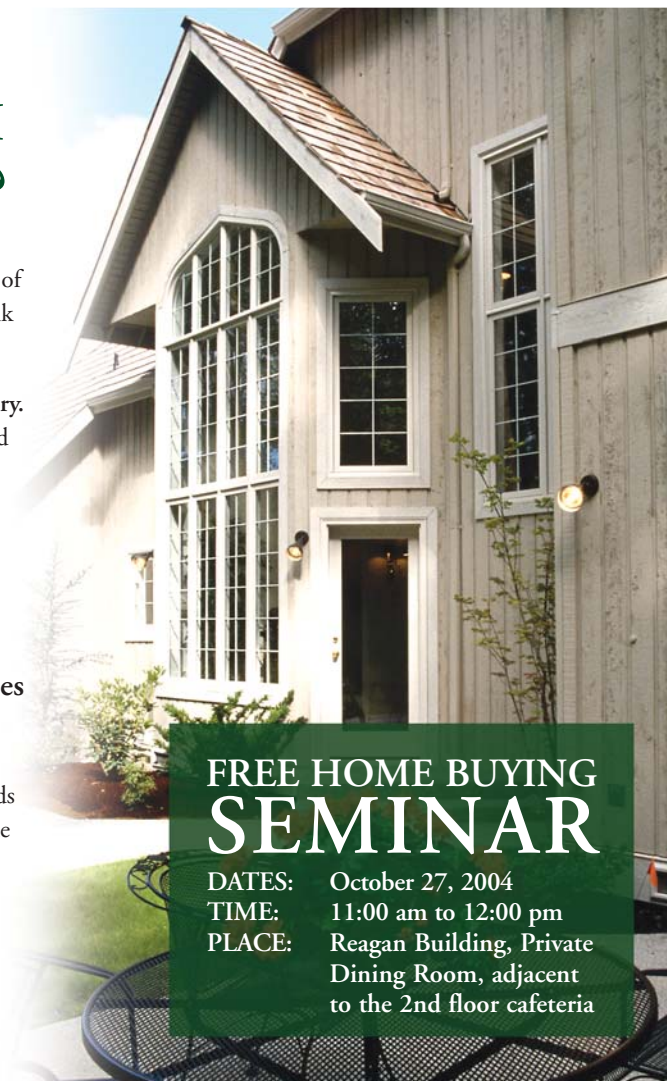
Fortunately, **national mortgage rate averages don't tell the whole story.** That's why we have Real Estate Lending Professionals who are trained to find cost-effective ways for our members to afford a home of their own. Just some of the features of our mortgage loans are:

- **Affordable rates**
- **Interest only loans**
- **First-trust deeds (fixed and adjustable terms)**
- **CalPERS and other programs for state employees**

### REFINANCE AND SAVE

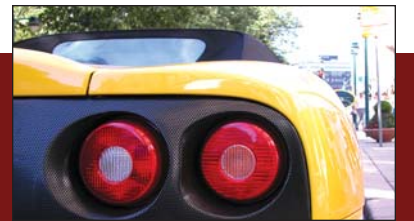
It's not too late to refinance your current mortgage and save thousands of dollars in interest over the term of your loan. You can also combine your first and second into a new, low-rate first trust deed.

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



### FREE HOME BUYING SEMINAR

**DATES:** October 27, 2004  
**TIME:** 11:00 am to 12:00 pm  
**PLACE:** Reagan Building, Private Dining Room, adjacent to the 2nd floor cafeteria



## FREE AUTO BUYING SEMINARS

Driving a new car is exciting, but the car buying process isn't always pleasant. 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 win valuable door prizes. Don't miss this great opportunity to learn more about how to buy the new or used car, truck or SUV you want. Call Percival Carino at (800) 954-2327, ext. 4148 and reserve your seat today.

– DATES –  
**October 20 & November 10**  
– TIME –  
**11:00 a.m. to 12:00 p.m.**  
– PLACE –  
**Reagan Building, Private Dining Room, adjacent to the 2nd floor cafeteria**

### MEMBERSHIP REWARDS DISCLOSURE

\*To qualify for the \$25 bonus a completed New Member Referral Ticket must be delivered to California Bear Credit Union with a completed membership application. The \$25 bonus will be paid to the referring member when the account has been opened.

\*\*Offer not valid on refinancing of existing Cal Bear auto loans. The cash back amounts are as follows: Refinance an auto loan with a balance of \$5,000 - \$9,999 and your rebate is \$75.00. Refinance an auto loan with a balance of \$10,000 - \$19,999 and your rebate is \$100.00. Refinance an auto loan with a balance of \$20,000 or more and your rebate is \$125.00.

†Offer not valid on refinancing of existing Cal Bear Recreational Vehicle loans. The cash back amounts for refinancing your RV loan from another financial institution are as follows: Refinance an RV loan with a balance of \$10,000 - \$19,999 and your rebate is \$100.00. Refinance an RV loan with a balance of \$20,000 or more and your rebate is \$150.00.

††Cash rebate is available to members applying for a first mortgage loan with California Bear Credit Union. The Cash Rebate is payable on the recording date of the loan. Offer is not valid for members refinancing existing California Bear Credit Union Mortgage loans.

†††The drawing for the Las Vegas trips will be held on January 2, 2005 at the main office of California Bear Credit Union at 10:00 AM in the morning.

Offers expire December 31, 2004. All loans are subject to credit approval and your actual rate will be based on your individual credit profile. Please see the Credit Union for complete details.

## SPECIAL HOME EQUITY LINE RATES ARE ENDING!



### • RATES AS LOW AS 2.99% APR\*

Time is running out for you to take advantage of our great low rates on Home Equity Lines of Credit. Now through November 30, 2004, you can get a Home Equity Line of Credit for up to \$350,000 with a rate as low as 2.99% APR guaranteed for 12 months or 3.99% APR guaranteed for 18 months.\*

Use the money to make home improvements, buy a new car or pay for college tuition. You can even pay off higher-interest debts and have one low monthly payment to make.

Call the credit union today at (800) 954-2327, or stop by to apply for a 2.99% APR or 3.99% APR Home Equity Line of Credit. **But you'll have to hurry because this special offer is only good for applications processed by November 30, 2004.**

\* APR = Annual Percentage Rate. Minimum advance of \$10,000 required. See Credit Union for complete details.

PLEASE COMPLETE AND RETURN TO: CAL BEAR CREDIT UNION, 300 S. SPRING ST., SUITE 1215, LOS ANGELES, CA 90013 BY MAIL, OR FAX TO (213) 620-9080.

### MINI LOAN APPLICATION Please supply verification of income with this application

Loan Amount Requested \$ \_\_\_\_\_ Member Acct. No. \_\_\_\_\_

Applicants may apply for individual credit. Complete the spousal information if you are relying on community property and/or if you are applying for joint credit with your spouse.

Purpose:  new auto/RV  RV refinance  
 used auto/RV  first mortgage  
 auto refinance  home equity line of credit

#### APPLICANT INFORMATION

Name (First, MI, Last)		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	Drivers Lic. # and State
Home Phone		Business Phone
Employer	Position	Years
Employer Address		
Gross Monthly Income	Mortgage/Rent	Monthly Debt (excluding mortgage or rent)

#### CO-APPLICANT/SPOUSE INFORMATION

Name (First, MI, Last)		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	Drivers Lic. # and State
Home Phone		Business Phone
Employer	Position	Years
Employer Address		
Gross Monthly Income	Mortgage/Rent	Monthly Debt (excluding mortgage or rent)

\*NOTE: Alimony, child support or separate maintenance income need not be relevant if you do not wish to have it considered as a basis for repaying this obligation.

I/We certify that the given information given on this application is complete and true and submitted for the purpose of obtaining credit. I/We authorize the credit union to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. I/We understand and agree that by me/us requesting that monies be disbursed by myself or others that I/we agree to accept all terms and conditions of the loan disclosure Statement.

X

Applicant's Signature

Date

X

Applicant's Signature

Date