

## WHERE TO GO FOR HELP

### 24-Hour TeleBear™

1 (800) 954-BEAR (2327)

### After Hours Loans by Phone

1 (888) 835-BEAR (2327)

### CU Service Center Locations

1 (888) CU-SWIRL • www.cuswirl.com

### Office Phone

(213) 830-4100 • FAX (213) 621-2700

### Office Hours

9 am to 4 pm, Monday through Friday

### Loan Department Fax

(213) 620-9080

### 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

## DIVIDEND RATE CHANGES FOR REGULAR SHARE SAVINGS AND HOLIDAY CLUB, EFFECTIVE MARCH 31, 2004

*Dividend earned is based on total balance.*

### REGULAR SHARE SAVINGS AND HOLIDAY CLUB

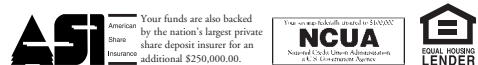
Deposit Balance	APY*
\$0.00 – \$999.99	0.150%
\$1,000.00 – \$2,499.99	0.150%
\$2,500.00 – \$9,999.99	0.250%
\$10,000.00 – \$24,999.99	0.351%
\$25,000.00 – \$49,999.99	0.551%
\$50,000.00 +	0.652%

\* APY = Annual Percentage Yield.

*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.*

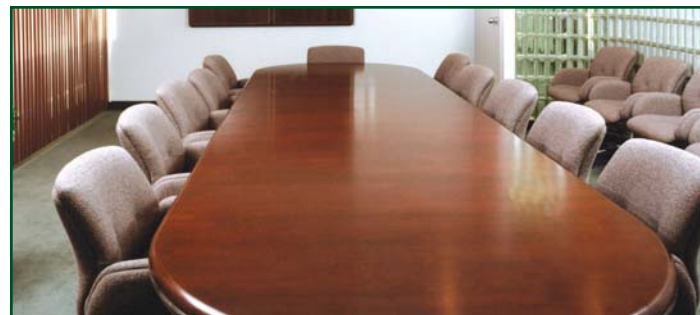
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## DID YOU KNOW?

**1** We have a new web address: [www.calbearcu.org](http://www.calbearcu.org) (Our old address was [www.calbearfcu.org](http://www.calbearfcu.org)). Be sure to update your bookmark or "Favorites" link in your web browser.

**2** Remember effective March 1, 2004 Cal Bear account holders will be charged a \$7.00 monthly fee when they use their ATM cards to access their account information. You can avoid this monthly charge by opening a Cal Bear checking account and using your Cal Bear Visa Check Card to access your account, get cash or make purchases at any of the 14 million locations where Visa is accepted worldwide.



## BOARD OF DIRECTORS

We look forward to another great year with our Board of Directors announced at the Cal Bear Annual Meeting on February 20, 2004.

- N. Gregory Taylor, *Chairman*
- Harold H. Entz, *Vice Chairman*
- Nick Christopulos, *Treasurer*
- Theodosia Walker, *Secretary*

### Other Directors include:

Merle Demroff, Sherman Grancell, Robert Sassaman, Michael D. Miles, Vito Modugno, Joseph Sanchez, and Reverl Williams.

## MARK YOUR CALENDAR

Cal Bear will be closed in observation of the following holiday:

**Memorial Day** *Monday, May 31, 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](mailto:memberservices@calbearcu.org).

# BEAR FACTS

## *financial freedom* HOME EQUITY LINES-OF-CREDIT UP TO \$350,000\*

**2.99% APR** GUARANTEED FOR 12 MONTHS

**3.99% APR** GUARANTEED FOR 18 MONTHS

Imagine having the freedom to just "write a check" when you find the car of your dreams. Think about how much easier it would be to remodel your home if you had direct access to cash when you needed it. And imagine buying a car or remodeling your home while saving thousands of dollars in interest at the same time. A Cal Bear Home Equity Line-of-Credit can give you that financial freedom.

### THE LOWEST RATES IN TOWN

For a limited time, we're offering two low introductory rate options on our Home Equity Lines of Credit: 2.99% APR\* guaranteed for 12 months or, 3.99% APR\* guaranteed for 18 months. These are some of the lowest rates in town, so if you still aren't convinced that you can save money with The Bear? Just see how we stack up against the competition.

	APR	Total Interest
<b>Cal Bear Credit Union</b>	<b>2.99% APR*</b>	<b>\$1,462.18**</b>
Wells Fargo Bank	7.530% APR*	\$3,710.67**
Bank of America	6.500% APR*	\$3,198.15**
Washington Mutual	5.790% APR*	\$2,705.69**

**In One Year Could You Save – \$2,248.49\*\***

With a Home Equity Line-of-Credit, you simply call us to get a cash advance (up to your personal maximum). Plus, every time

you make a payment the amount you pay back on your balance becomes available for you to use again and again. Once you're approved, there's no additional paperwork to access your Home Equity Line-of-Credit.

### TAX ADVANTAGES

Why is a Cal Bear Home Equity Line-of-Credit the right choice for you? It's simple. The interest that you pay on a Home Equity Line-of-Credit is usually tax deductible. The interest you pay on credit cards, student loans, and personal or auto loans is not (consult a tax advisor). Just think of how much you will save!

\*APR = Annual Percentage Rate. The 2.99% APR is fixed for the first 12 months of the loan with a minimum initial advance of \$5,000. The 3.99% APR is fixed for the first 18 months of the loan with a minimum initial advance of \$5,000. After the 12 or 18 month introductory period, the rate will be adjusted to the then current rate available on the Home Equity Line-of-Credit you chose. \*\* The interest amounts calculated for the Wells Fargo, Bank of America and Washington Mutual were based on their Home Equity Loan rates listed on Bankrate.com, or their web sites as of 3/16/04 and using a \$50,000 balance over a 12 month period. The interest amount for the Cal-Bear Home Equity Line-of-Credit was based on a \$50,000 balance at 2.99% APR over a 12 month period. See Credit Union complete details.

*Call one of our real estate lending experts at (213) 830-4100 or visit our web site at [www.calbearcu.org](http://www.calbearcu.org) and apply today.*



**SECOND CHANCE  
TO FINANCE ...  
AND SAVE \$\$\$  
ON YOUR  
AUTO LOAN!**

Whether your credit is spotless or less than perfect, you can apply for a second chance to finance your auto loan with The Bear. Regardless of your credit history or whether you have been turned down by us in the past, we make it easy and affordable to finance your loan with us. With rates as low as 4.99% APR,\* you could enjoy a 1% or 2% savings over other lenders (or maybe even more!).

**Don't think it's worth refinancing?  
See the difference a 2% savings can make:**

Your APR Now	Total Interest
8.00% APR	\$5,250.00
Cal Bear Loan at 6.00% APR**	\$2,740.49
<b>Your Savings in Loan Interest</b>	<b>\$2,509.51</b>

**Bring your loan to The Bear**

If you currently have a vehicle loan with another lender, your interest rate is probably higher than it should be. Give us a call and compare your current loan with our auto loan rates, and you may find that we can reduce your total finance charge and possibly lower your monthly payment.

**To apply for a loan, stop by our office,  
call (213) 830-4100, or apply online  
at [www.calbearcu.org](http://www.calbearcu.org).**

\*APR=Annual Percentage Rate. 4.99% APR shown is the best rate based on approved credit for 36 month terms at 80% financing for vehicles built in the 1999-2004 model years. The actual rate you pay will be based on your individual credit history. \*\*Comparison chart is calculated based on 8.00% APR financing for \$20,000 for 72 months minus interest for 6.00% financing for the remaining loan balance of \$17,125.00 for 60 months (\$2,740.49). Actual savings depends on loan amount and rates and terms. You are responsible for fees for title change and DMV.

**WORRY-FREE CHECKING**  
*With Courtesy Pay,  
we've got you covered*

Today, between work, family and friends everyone is living life at full speed. We all know that when things are hectic it's sometimes hard to keep track of all your financial affairs. What happens if your checking account becomes overdrawn because you:

- *Run short on cash between paydays?*
- *Have unplanned expenses?*
- *Make an honest mistake in your checkbook?*

Courtesy Pay is a service offered to our checking account holders to help you manage your checking account. Courtesy Pay is an added layer of overdraft protection that allows us to pay your checks when you make a mistake in your checkbook or run short on cash between paydays. Using Courtesy Pay, we'll automatically pay your checks up to \$500.00 on your account, for a fee, instead of returning them. For example lets say it's the first of the month and you haven't been able to deposit your paycheck at the credit union. The same day your mortgage payment comes in and overdraws your account by \$300.00. And, since you have all \$500.00 of your Courtesy Pay limit available your mortgage payment is paid.

You will be notified by mail when an item has been paid using Courtesy Pay on your account and that a Courtesy Pay fee or fees have been charged. We encourage you to cover the overdraft on your account as soon as possible to avoid any additional fees being charged to your account.

***For more information about Courtesy Pay  
please call us at (213) 830-4100.***

***Courtesy Pay disclosure***

An insufficient balance on your account could result from checks written, ACH Debits, ATM withdrawals, or debit card transactions that causes your checking account to become overdrawn. Checks presented to a teller are not eligible for Courtesy Pay consideration. We are not obligated to pay any item presented for payment against your account if it does not have sufficient funds. You will be notified by mail of any items that have been paid using Courtesy Pay or that have been returned for non-sufficient funds against your account. The amount of any overdraft plus any Courtesy Pay fees or charges that you owe shall be due and payable on demand. Courtesy Pay is available to individually or jointly owned accounts in good standing. We reserve the right to suspend this service to any member and to modify or discontinue this service without prior notice. Please contact the Credit Union for complete details.



**Were you pre-approved for a Cal Bear auto loan last year? If so, give us a call. Your pre-approved loan may still be valid in 2004.**



**MORE RV FOR LESS MONEY**

Cal Bear offers one of the most affordable recreational vehicle loan programs in the industry. With rates as low as 5.49% APR and terms up to 12 years for 90% financing, The Bear's the place to buy or refinance any recreational vehicle - including your boat, camper, motor home, travel trailer, van conversion or surfer van.

**SEE HOW MUCH YOU CAN SAVE**

Want lower monthly payments? It's easy! Simply refinance with The Bear. Even a slight decrease in your interest rate goes a long way. You can also extend your term and lower your payments, reduce your loan term to pay off your loan faster, or refinance to put some cash in your pocket today ... The choice is yours!

Remember, low rates are just part of the equation ... you can also lower your payments by putting more money down to reduce your loan balance.

**BE A HAPPY CAMPER**

Visit us at [www.calbearcu.org](http://www.calbearcu.org) or call (213) 830-4100 to apply now. You'll be impressed with our low rates for new and used RV's of all sizes. While you visit, don't forget to test drive our Refinance calculator and receive discount coupons to upcoming California Boat and RV shows.

	APR	Total Interest***
Current loan rate	9.00% APR	\$21,098.00
Cal Bear RV loan	5.49% APR	\$12,407.00
<b>Refinance and save</b>		<b>\$8,691.00</b>

\*\*\* Comparison of interest paid is based on financing \$60,000 at the lowest rate available of 5.49% for 84 months including relationship pricing discounts with a monthly payment of \$861.99. APR = Annual Percentage Rate.



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

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

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.

**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