

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

Monday, Wednesday, Thursday & Friday -
8:00 a.m. to 4:30 p.m.

Tuesday - 9:00 a.m. to 4:30 p.m.

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 – 4/1/05

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	2.324%
12 Month	2.888%
24 Month	3.247%
36 Month	3.660%
48 Month	4.074%
60 Month	4.594%

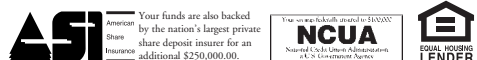
*APY = Annual Percentage Yield.

**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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Courtesy of The Bear

FREE CONSUMER SEMINARS



Cal Bear wants to make your financial life as productive as possible. That's why we offer free consumer seminars featuring topics relevant to your financial needs. We provide a brown bag lunch for everyone who attends, and we even give away valuable door prizes. All of our seminars are held at either the Ronald Reagan or the Cal Trans Branch locations.

HERE'S WHAT'S COMING UP:

> AUTO-BUYING SEMINARS

- **May 25, 2005**, at the Ronald Reagan Building
- **June 1, 2005**, at the Cal Trans Building

Topics include: the basics of buying a new or used car, common pitfalls, key dealership terms and more.

> HOME-BUYING SEMINARS

- **May 4, 2005**, at the Cal Trans Building
- **June 22, 2005**, at the Ronald Reagan Building

Topics include: first-time home-buying, financing options for state employees, tips on refinancing your home, key terms and more.

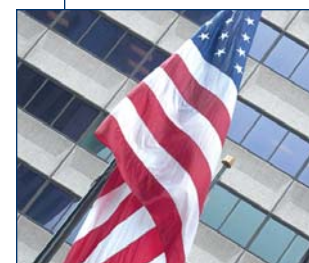
> INVESTMENT SEMINARS

- **April 19, 2005**, at the Cal Trans Building
- **April 20, 2005**, at the Ronald Reagan Building
- **May 18, 2005**, at the Cal Trans Building
- **June 8, 2005**, at the Ronald Reagan Building

Topics include: choosing between investment options, how to increase the yield on your investments, the importance of having a financial plan and more.

Non-members are welcome to attend all of our seminars. All of the seminar times are 11:30 am -12:30 pm and include lunch and door prizes. *To reserve a seat for any of these seminars, please call Percival Carino at (800) 954-2327, ext. 4148.*

MARK YOUR CALENDAR



Cal Bear will be closed to observe the following holidays:

MEMORIAL DAY

Monday, May 30, 2005

INDEPENDENCE DAY

Monday, July 4, 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

APRIL 2005

BEAR FACTS

NEW FROM THE BEAR

INTEREST-ONLY HOME EQUITY LINE-OF-CREDIT



Principal and interest payments over 5 years: **\$12,836.19***

Interest only payment over 5 years: **\$6,411.20**

YOU SAVE: \$6,424.99

Bring down the cost of remodeling your home with an Interest Only Home Equity Line of Credit (HELOC) from The Bear. Instead of paying both interest and principal on your loan each month you only pay the interest that has accrued. Our interest only HELOC can reduce your monthly payment by 50%, that's over \$6,000 in just 5 years based on a \$25,000 Home Equity Line balance.* So you can keep more money in your pocket for unexpected expenses.

OPEN A NEW INTEREST-ONLY HELOC AND RECEIVE \$100 CASH***

YOUR HOME'S EQUITY — A READY SOURCE OF CASH

A Cal Bear Home Equity Loan or Line-of-Credit is an easy and convenient way to borrow money for things like home improvements, major purchases or debt consolidation. Whether you want a traditional Home Equity Line or an Interest Only HELOC you'll have access to a revolving line-of-credit which is available whenever you need quick cash.

THE SMART WAY TO BORROW

- Low competitive rates
- Flexible terms: 7 year draw period and 15 years to repay the loan
- Maximum loan-to-value limits: up to 90%** of appraised value (minus your existing mortgage and other equity loans)
- Increased loan amounts: up to \$350,000

TACKLE BIG PROJECTS WITH LOW MONTHLY PAYMENTS

If you currently have a traditional Home Equity Line with another financial institution, the time to refinance with The Bear is NOW! Our Interest Only Home Equity Line-of-Credit can lower your monthly payments and for a limited time when you open an Interest Only HELOC with a minimum advance of \$25,000 we'll pay you \$100 in cash!*** This offer is only good until May 31, 2005 so call one of our Real Estate Lending Experts at (800) 954-2327 and apply for your Interest-Only Home Equity Line-of-Credit today!

*Payment savings for the Interest Only Home Equity Line-of-Credit is based on a \$25,000 line balance with an Annual Percentage Rate of 5.25% over the first 5 years of the draw period. **Ninety-percent loan-to-value limit based on credit history. All loans subject to credit approval. ***The \$100 offer is only available with a minimum advance of \$25,000. Offer not valid for refinancing existing Cal Bear Home Equity Loans or Lines-of-Credit.



TAKE THE REBATE AND GET A ZERO PERCENT LOAN!*

Frustrated by having to make the choice between a rebate and a great interest rate when you buy a new car? Tired of having a limited number of vehicles to choose from when buying YOUR new car? Cal Bear can help with our Zero Percent Showdown! Now you can take the dealer's rebate, get the vehicle you want AND get the great low annual percentage rate that you deserve.

Most dealers offer a zero percent loan only when you decline any manufacturer's rebates (*sometimes as high as \$6,000*) and any other incentives that they are offering. And that's not all, they even tell you to buy a specific vehicle to get this "great deal." This is how they get you to "buy down" their high interest rate and purchase a vehicle that you don't really want.

But not Cal Bear! Between **April 1 and May 31, 2005**, you can avoid the dealer games because 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. You can apply the full amount or any part of your rebate to "buy down" your loan rate to as low as 0% APR.* It's just that simple.

You'll also get to take advantage of these other great features:

- TERMS UP TO 60 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 May 31, 2005.

*Annual Percentage Rate = APR. Your manufacturer's rebate, or a portion thereof, will be applied to buy down the Annual Percentage Rate on your auto loan. The buy down amount will vary for each loan depending on the amount of the loan, the term and the APR. Please see your CU loan officer for complete details.



EXTRA CASH FOR TAX TIME EXPENSES

Did tax time sneak up on you? If so, come to Cal Bear to help ease the burden of your tax time expenses. We have a variety of low-cost tax time cash options to get you the cash you need to help with an unexpected tax bill. With the choice of a Cal Bear Visa® Credit Card, Home Equity Line of Credit, or Signature (*personal*) Loan, you have access to a variety of affordable ways to handle your tax obligations. Call the credit union today for more information.

THE BEAR NOW OFFERS INVESTMENT SERVICES

We're excited to announce the addition of investment services to the credit union's suite of financial solutions. Our investment services program is lead by Scott Hobson, our Member Services Investment Officer. During his 10 years in the financial industry, Scott has worked with a wide array of investment products such as stocks, bonds, mutual funds, annuities and life insurance.



History has shown that investors who work closely with a financial advisor and have their own financial plan, consistently take advantage of opportunities that even the most savvy investors might miss, costing them thousand of dollars in lost opportunities. Scott will help you sort through all of your investment options and outline your personal plan for "financial success." In addition, he will help you stick to your financial plan in the face of market volatility, and help you reach your financial goals.

Southern California families have trusted California Bear Credit Union to provide them with low-cost financial services for over 70 years. Now, with our investment services, you have even more options to choose from when planning for retirement, education, increasing yields, or protecting your assets.

For a FREE financial profile, please call Scott Hobson at (800) 954-2327 ext. 4145 and schedule your appointment today.



Credit Union Owned and Operated

YOUR SOURCE FOR NEW AND USED VEHICLES

AutoSeekers, wholly-owned by California Bear Credit Union

Spring is in the air ... and so are great deals on cars from AutoSeekers, Cal Bear's FREE credit union owned auto-buying service. AutoSeekers is offering springtime savings with special member pricing good through 4/30/05.

AutoSeekers is the hassle-free and affordable alternative to the traditional car-buying experience. Simply visit our website at www.autoseekers.org to build your car online, 24 hours per day. We'll search for your dream car and once we've found it, we'll deliver it to your doorstep!

Because AutoSeekers is wholly-owned by The Bear, you can shop for your car without any high-pressure sales tactics. We're here for you and we're confident you'll find just what you're looking for ... at a fair price.

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

See How You Can Save with AutoSeekers



'98 Buick Regal (VIN 523163)

**Typical dealer price:
\$9,675.00
AutoSeekers price:
\$6,995.00
YOU SAVE: \$2,680.00**



'02 GMC Sonoma EXT Cab (VIN 184242)

**Typical dealer price:
\$15,390.00
AutoSeekers price:
\$14,295.00
YOU SAVE: \$1,095.00**

GRAND OPENING OF OUR NEW CAL TRANS BRANCH OFFICE

As part of our commitment to provide you with more convenience, we have opened a new full service branch. Our new 3,000 square-foot office is located in the new Cal Trans Building at 100 S. Main St in downtown Los Angeles. The new branch has complimentary member parking, convenient walk-in access and an ATM located on the plaza adjacent to the branch office.

HOURS OF OPERATION

Monday, Wednesday, Thursday & Friday 8:00 a.m. to 4:30 p.m.
Tuesday 9:00 a.m. to 4:30 p.m.

Visit our new Cal Trans Branch Office Today!

