

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 – 3/1/06

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

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	1.106%
3 Month	1.713%
6 Month	2.795%
12 Month	3.453%
24 Month	3.867%
36 Month	4.074%
48 Month	4.282%
60 Month	4.594%

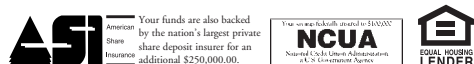
* APY = Annual Percentage Yield.

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

Minimum balance fees may reduce the earnings on your account. Rates, terms, conditions and services subject to change. Loans and credit cards subject to credit approval.

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SMALL BUSINESS FINANCIAL RESOURCES AT THE BEAR

Managing a small business takes a lot of hard work, dedication and financial resources. Unfortunately, many big commercial banks don't like to deal with an upstart company, or simply choose to ignore "the little guy" working to build a small business.

At Cal Bear, we understand that every dream is important, and every business deserves to be successful. That's why we're proud to offer Small Business Solutions for today's growing small businesses. With services such as **FREE** business financial evaluations, 72 hour loan decisions, and a dedicated business staff, we can help your business realize its full potential. Here's how we can help:

- **SECURED LINES-OF-CREDIT** up to \$250,000 to help expand your inventory and maintain receivables
- **SEVEN-YEAR TERM LOANS** to assist with large equipment purchases
- **SBA LOANS** to help get your business started

Our business financial services will give you the competitive edge, with the peace of mind that only The Bear can provide. Stop by or give us a call at (213) 830-4100 ext. 3123 to learn more about our new business services.

NON-CREDIT UNION MEMBERS ARE ALSO ELIGIBLE

PHISHING SCAMS:

THE LATEST IN IDENTITY THEFT

An online fraud technique called "phishing" uses phony email accounts and fraudulent web sites to trick consumers into giving away personal financial data such as credit card numbers, usernames, passwords, and social security numbers.

What does a phishing email look like? It usually claims to be from a bank, credit card company, online merchant (like eBay, Amazon or PayPal), Internet Service Provider, or even a credit union. The email will make up some story designed to trick victims into providing personal information such as:

- Billing error-needs to confirm information
- Updating our records
- Fraudulent activity
- Account information has been lost due to a computer glitch
- Security enhancements-identity theft protection

If you receive such a message, **DO NOT RESPOND or click on any of the links in the email. We recommend that you immediately delete it from your email inbox and your recycle bin.**

This is strictly a fraudulent attempt to get you to reveal personal financial information for the purpose of identity theft, or theft of money directly from your account(s). If you receive such a message, delete it without responding.

For more information on identity theft, visit the FTC's Identity Theft web site at www.ftc.gov/idtheft.



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

MEMORIAL DAY (OBSERVED)

Monday, May 29, 2006

INDEPENDENCE DAY

Tuesday, July 4, 2006

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.

BEAR FACTS



Turn your ordinary purchases into an extraordinary 100% discount

It's Cal Bear's Win What You Buy Extravaganza!

Your next purchase could be free. All you need to do is use your Cal Bear VISA credit card at least three times per month, and you will be eligible to receive a 100% discount off one of your purchases.*

It's Easy to Qualify!

Between now and December 31, 2006, use your Cal Bear VISA credit card at least **THREE TIMES** per month and, you'll be automatically entered into our monthly drawing to receive one of your purchases for free.* There are no forms or entry blanks to complete. Use your card and you are entered to win ... It's just that easy.

A New Winner Every Month

Every month during 2006, Cal Bear will randomly select ONE winner and notify them which one of their VISA purchases for that month will be paid. It's our way of rewarding our cardholders for choosing their Cal Bear VISA credit card instead of a card from one of the "big banks."

Have questions? Please call us at **(800) 954-BEAR** or visit our website at **www.calbearcu.org**.

* Value of Monthly Prize - Minimum value of \$50, up to \$250 maximum. One winner each month will be randomly selected from all members who perform a minimum of THREE (3) qualifying transactions during that month. A qualifying transaction is defined as transaction you make with your Cal Bear VISA Credit Card. Transactions that require a PIN and cash advance transactions do not qualify. The winner of the free purchase will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union and their subsidiaries are not eligible. Promotion ends December 31, 2006. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.



Don't settle for a 10%, 20% or 30% discount ... use your Cal Bear VISA credit card and you may receive an extraordinary 100% off discount!

6.50% APR FIXED Home Equity Line of Credit



**GUARANTEED
FOR 12 MONTHS**

Need an affordable way to finance life's major purchases such as a car or college tuition? Nothing beats a Home Equity Line of Credit (HELOC). Because a HELOC is secured by your home, the rate is lower than most other consumer loans.

And now, we've made it even more affordable. For a limited time, we're offering a fixed 6.50% APR on your initial advance from a new Cal Bear HELOC ... guaranteed for 12 months!

- Borrow up to 90% of home's appraised value (less any liens)
- Generous terms up to 15 years**
- Loan amounts up to \$350,000
- Interest may be tax deductible***

OFFER ENDS MAY 31, 2006

To apply for your Home Equity Line of Credit and take advantage of this 6.50% fixed APR HELOC, stop by one of our convenient branch offices, call us at (800) 954-BEAR, or visit our website at www.calbearcu.org.

*APR = Annual Percentage Rate. The 6.50% APR is fixed for the first 12 months of the loan with a minimum initial advance of \$25,000. After the 12 month introductory period, the rate will be adjusted to the then current rate available on the Home Equity Line-of-Credit you chose. **5 & 10 year terms are available on Home Equity Term Loans only. *** Consult your tax advisor.

3.47% APY MONEY MARKET ACCOUNT* THE EASY WAY TO SAVE

Whether you're saving money for your first home, a down payment on a new car, or a much-needed vacation, **Money Market Accounts** give you the flexibility you need ... with more earning power! Earn competitive dividends without locking up your money. And, as dividend rates rise, so do your earnings.

For a limited time, when you move your money from a "Big Bank" deposit account into a Cal Bear High Rate Money Market Account, you'll receive a **3.47% APY* guaranteed until November 30, 2006.**

- Minimum \$10,000 to open
- Receive higher dividends than other accounts
- Dividends paid from day of deposits to day of withdrawal
- Unlimited deposits
- Three check withdrawals per calendar month

Hurry, this offer is only good until May 31, 2006, or until we reach \$7,000,00 in balances. Call (800) 954-2327 to speak to one of our Member Service Representatives and start earning more on your money today.

*APY = Annual Percentage Yield. Minimum initial deposit of \$10,000 is required (must be new money). The Annual Percentage Yield of 3.47% is guaranteed on the High Rate Money Market Account until November 30, 2006. After the guarantee period the Annual Percentage Yield on the account is subject to change.



GOT THE ADJUSTABLE RATE BLUES? Refinance and get a fixed rate mortgage loan from The Bear

It's no secret, interest rates have been rising. If you have an Adjustable Rate Mortgage, you've probably noticed your monthly payments have been rising too. Avoid getting hit with rate and payment increases as interest rates continue to rise by refinancing your Adjustable Rate Mortgage with Cal Bear.

Right now you can still get a \$300,000, 30-year fixed rate loan with a payment under \$1,850 per month.* And, since this is a fixed rate loan, your monthly payment will never change no matter how high interest rates rise.

AND, AS AN ADDED INCENTIVE IF YOUR ACT NOW, YOU CAN RECEIVE A CASH INCENTIVE OF UP TO \$250!**

Our First Mortgage loans are simple, affordable and have NO application fees, pre-payment penalties or annual fees. And, you can rest assured that every mortgage loan comes with the outstanding service that you've come to expect from The Bear.

YOU'LL HAVE TO HURRY! OFFER EXPIRES MAY 31, 2006.

To take advantage of this unique opportunity and collect your \$250 in cash,** call one of our Real Estate Lending Experts at (800) 954-BEAR (2327) or visit our Home Loan Center online at www.calbearcu.org.

* This monthly payment is for illustration purposes only. Your actual loan terms will be based on your individual credit profile and the loan options that you choose. The illustration is based on the following information: \$300,000 loan amount, 30 yr fixed rate term with an Annual Percentage Rate of 6.250% with 1 point, monthly payment amount of \$1,847.08. New purchase, with impounds, 20% down.

** The \$250 cash rebate is payable as follows: \$100 is payable on receipt of a completed first mortgage loan application package as outlined below:

Please send these documents with your application: 2 years of W2's and current pay stub, Latest (2) months bank statement for asset verification, Current mortgage statement, Proof of Insurance, Tax statement

Self-employed: Last 2 years tax returns with schedules, YTD P&L and balance sheets. (additional docs may be requested for approval)

The remaining \$150 is payable when your first mortgage loan has funded and the deed of trust relating to your purchase has been recorded.

Offer not valid for refinancing existing Cal Bear First Mortgage Loans.

LOANS IN THE FAST LANE RATES AS LOW AS 5.75% APR*

Where do you go for affordable loan payments, flexible terms and low rates? The Bear, of course! As a not-for-profit financial cooperative, we're able to offer our members the best deals around. And we do it quickly and easily without all of the hassle.

RECEIVE UP TO \$200 IN CASH!**

Getting your cash rebate is easy ... Just purchase a new or used vehicle using AutoSeekers, our wholly owned auto dealership, and finance your purchase with The Bear and we'll give you up to \$200 in cash.** Or, if you want to refinance an existing auto loan from another financial institution we'll give you up to \$200 in cash** for bringing your loan over to The Bear. That's enough cash to add a CD player to your ride or subscribe to satellite radio for over a year! Here's how:

Your finance amount:	\$7,500-\$19,999	\$20,000-over
Your cashback amount:	\$100.00	\$200.00



DON'T MISS OUT ... ACT NOW!

This offer expires May 31, 2006. To apply for a new loan, stop by the credit union, call our Loan Center at (800) 954-BEAR (2327) or visit our web site at www.calbearcu.org and apply online.

To contact AutoSeekers, call (888) 288-6520 or www.autoseekers.org and one of their Auto Advisors will begin searching for your car.

*Annual Percentage Rate = APR. 5.75% APR is valid on new and pre-owned auto loans with a term of up to 60 months and up to 100% financing. All loans are subject to credit approval and your actual rate will be based on your individual credit profile. **The cash back amounts for your auto loan with the vehicle purchased through AutoSeekers or refinanced from another financial institution are as follows: A new auto loan with a balance of \$7,500 - \$19,999 and your rebate is \$100.00. A new auto loan with a balance of \$20,000 or more and your rebate is \$200.00. Additional information may be required to pre-approve you for your loan. Offer not valid on refinancing of existing Cal Bear auto loans. Please contact the credit union for complete details.



**STRESSED OUT ABOUT
BUYING A CAR?
RELAX ... IT'S
AUTOSEEKERS!**



What's the first thing that comes to mind when you think about buying a car? Hours of research? Endless trips to dealerships? Hard-sell salesmen working to "kick-up" their commissions?

NOT ANYMORE! NOW THERE'S A HASSLE FREE WAY TO BUY A CAR. RELAX ... IT'S AUTOSEEKERS!

AutoSeekers is a FREE auto-buying service that makes buying a car easy and affordable. Whether you're looking for a new car or a late model pre-owned vehicle, AutoSeekers lets you avoid the inconvenience and

expense of old-fashioned car-buying. And because AutoSeekers is owned by Cal Bear, you can rest assured that you'll get treated with the respect you've come to expect from The Bear.

Simply visit 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 have it ready for delivery in a matter of days.

Put your purchase in the fast lane ... call AutoSeekers at (888) 288-6520 or visit online at www.autoseekers.org today.