



## MEMBER SPOTLIGHT Steve DeVorkin

Just like the beloved television show *Cheers*, Cal Bear is also a place “where everybody knows your name.” Just ask member, Steve DeVorkin.

DeVorkin is a Television Specialist in the Video Unit of Caltrans External Affairs. He has worked at Caltrans for 18 years, and previously worked as an actor for TV shows which (ironically) included *Cheers*.

DeVorkin has been a Cal Bear member since 2004, and is a favorite among credit union staff. “I love that when I walk in they say ‘Hi Steve!’ They know me,” he said. “It’s such a pleasure at Cal Bear after years of dealing with banks. When I refinanced my house I went to Cal Bear because I trusted them.”

As video expert, DeVorkin helps to inform the public and staff about important Caltrans projects. He produces videos showing new construction projects and procedures, staff events, footage for TV stations, and numerous other activities. Be it from helicopters, bridges or snow, DeVorkin goes to great heights to get the perfect shot, literally.

One of his favorite projects was the recent “Arroyo Seco Parkway – Dawn of the Freeway Age” exhibit at the Caltrans District 7 Museum. The exhibit celebrated the 70th anniversary of the historic area which is now home to the Pasadena/110 freeway. DeVorkin helped develop the exhibit as part of the Museum Management Committee. His videos and stills show how the Arroyo Seco began as a lush natural river area and evolved into California’s first freeway.

*“I love that when I walk in they say ‘Hi Steve!’ They know me ... It’s such a pleasure at Cal Bear after years of dealing with banks. When I refinanced my house I went to Cal Bear because I trusted them.”*

Congratulations to Steve DeVorkin on your successful projects and thank you for your support of California Bear Credit Union.



## MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

**Memorial Day (Observed)**  
Monday, May 30, 2011

**Independence Day (Observed)**  
Monday, July 4, 2011

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).

## WHERE TO GO FOR HELP

24-Hour TeleBear™  
1 (800) 954-BEAR (2327)

CU Service Center Locations  
1 (888) CU-SWIRL • [www.cuswirl.com](http://www.cuswirl.com)

Office Phone  
(800) 954-2327 • FAX (213) 621-2700

Office Hours  
M, W, Th & F - 8:00 a.m. to 4:30 p.m.  
T - 9:00 a.m. to 4:30 p.m.

CO-OP ATM Locations  
1 (888) 748-3266 • [www.co-opnetwork.org](http://www.co-opnetwork.org)

e-Bear Online  
[www.calbearcu.org](http://www.calbearcu.org)

E-mail  
[memberservices@calbearcu.org](mailto:memberservices@calbearcu.org)

For assistance or information, or  
to report lost/stolen credit card  
1 (877) 551-7466

Report lost/stolen Visa check card or ATM card  
1 (877) 551-7466

## TERM SHARE CERTIFICATE RATES EFFECTIVE – 4/1/11

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

### TERM SHARE CERTIFICATES

Term	APY*
30 Day**	.150%
3 Month	.300%
6 Month	.501%
12 Month	.602%
24 Month	1.308%
36 Month	2.018%
48 Month	2.427%
60 Month	2.836%

\* APY = Annual Percentage Yield.

\*\* The minimum balance required for all CD terms is \$1,000. Minimum balance fees may reduce the earnings on your account. Rates, terms, conditions & services subject to change. Loans and credit cards subject to credit approval.

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**California Bear  
CREDIT UNION**

YOU CAN BANK ON THE BEAR™

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# BEAR FACTS

## HOME LOAN BONANZA Cal Bear Has All Your Home Loan Needs

GET **\$250 OFF**  
Closing Costs<sup>1</sup>  
AND A **\$100**  
Home Depot® Gift Card<sup>2</sup>

Location, location, location! It's the home buying mantra we've all heard from realtors and countless shows on HGTV®. Though it's fun imagining what colors to paint the walls and which pictures will go where, finding the right mortgage loan is even more important. It is, after all, the final piece of the American dream.

Whether you're looking for a first home, moving up to a larger home, or want to refinance your existing mortgage, we can help you. With a Cal Bear First Mortgage Loan, you'll have a sweet payment for your home sweet home—and your budget.

### Our mortgage loans offer:

- Flexible terms (up to 40 years)
- Fixed loan rate options (up to 80% LTV)
- No prepayment penalties

Starting a family, freedom from renting or having a garage big enough to hold all of your gadgets—there are endless benefits to owning a home. Whether it's a turnkey house with picket-fence curb appeal or a cozy fixer-upper needing some TLC, it's a place to not only call home but to call your very own.

From your first anniversary to your baby's first tooth, it can all be under one roof with a first mortgage. Start building memories and building equity with a Cal Bear First Mortgage Loan.

Why wait? Home prices and mortgage rates are at near-historic lows. As a bonus, we'll even give you \$250 off your closing costs and a \$100 Home Depot gift card when you fund a first mortgage loan by April 30, 2011.

If you're ready to take the leap into homeownership or want to refinance a mortgage that you have with another lender, Cal Bear is your mortgage lending partner. For more information about Cal Bear's First Mortgage Loans, contact us at (800) 954-2327 or visit [www.calbearcu.org](http://www.calbearcu.org).

**Already  
Own Your Home?**  
Put your equity to work with a  
Home Equity Line of Credit!  
(see details inside).

<sup>1</sup> The \$250 discount to your closing costs will be applied at the closing of your loan. This offer expires April 30, 2011.

<sup>2</sup> The Home Depot gift card will be mailed to you after the loan has funded and the title recorded. Offer not valid on refinancing existing Cal Bear real estate loans. Contact Cal Bear for details.

# April is Financial Literacy Month



With today's many economic challenges, there's never been a better time to learn about personal finance. Whether you're a financial newbie or a long-time pro, there's always something to learn when it comes to your money.

Important topics such as understanding credit scores, planning for retirement, consolidating debt, and home budgeting are just the tip of the iceberg when it comes to improving your financial well-being. The list is almost limitless—certainly enough to make learning about personal finance a daily goal.

To help make your journey a bit easier, we've brought together a wealth of financial resources including calculators, worksheets and articles. You can find these and more at the following Cal Bear approved websites:

- **Help You Thrive.** This website, sponsored by the California Credit Union League, provides free tools and resources to help you manage your financial life, and help you find your way through the financial maze.
- **My Money.** This U.S. government website is dedicated to teaching financial education basics. You'll find important information from 20 federal agencies and bureaus designed to help consumers make smart financial choices.

To learn more about our financial education resources, including links to the Help You Thrive and My Money websites, visit the Cal Bear Member Education section of our website at [www.calbearcu.org/news/eoffers.asp](http://www.calbearcu.org/news/eoffers.asp).

## Put your home's equity to work with a Home Equity Line of Credit!<sup>1</sup>

Looking for the most affordable way to borrow money? If you're a homeowner, it doesn't get much better than a Home Equity Line of Credit (HELOC). You can use the equity in your home to access a low-cost line of credit. Imagine, you can buy that car you've had your eye on, fund a college education, pay for a wedding, or even make renovations to your home and possibly increase its value. Once you're approved for a HELOC, the sky's the limit!

### A revolving credit line

Plus, every time you make a payment the amount you pay back on your balance becomes available for you to use again and again.

### Valuable tax advantages

Why is a Cal Bear HELOC the right choice for you? The interest that you pay on a HELOC may be tax deductible. The interest you pay on credit cards, student loans, and personal or auto loans is not.<sup>2</sup> Just think of how much you will save!

Apply today or call a Cal Bear real estate lending expert at (800) 954-2327, or visit us online at [www.calbearcu.org](http://www.calbearcu.org).



<sup>1</sup> Your actual Annual Percentage Rate will be determined by your individual credit profile and your property value. All loans are subject to credit approval. Maximum of 80% combined loan to value.

<sup>2</sup> Consult a tax advisor for details regarding your specific financial situation.

When applying for a HELOC, please provide these documents with your application: 2 years of W-2's and current pay stub, latest (2) months bank statement for asset verification, current mortgage statement, proof of insurance, and tax statement.

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

## Introducing DocuSign<sup>®</sup> Sign online and get your loans faster.

We've made getting a loan with Cal Bear even easier and more convenient. We now offer members the option of signing their auto and unsecured loan applications electronically using DocuSign.<sup>1</sup> Say "goodbye" to faxes, shipping and making extra trips to our branches. With DocuSign, you'll have the money you need in no time. And, because there's no paper to sign, it's good for the environment!

DocuSign lets you receive your loan documents via a secure email. Each DocuSign document comes with an easy-to-understand electronic prompt to guide you on how to sign your loan electronically. Your loan documents will also be available for download. Once you sign for your loan, the credit union will be notified—and we'll fund your loan. It doesn't get much easier than that.

### The best in security

With DocuSign, you'll have the peace of mind that your sensitive documents will not get lost in the mail. You can also be confident that your transaction is secure. DocuSign is the leading electronic signature solution among Global 2000 and Fortune 500 companies, passing rigorous security audits. After all, we demand only the best for our members.

*Ready to apply for an auto or personal loan with Cal Bear? Ask for DocuSign. It's "the fastest way to get a signature!"*

<sup>1</sup> DocuSign is not available for mortgage loans, home equity loans or home equity lines of credit.

## The Savings Keep Growing for Cal Bear Members with Invest in

# America

Cal Bear is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from **U.S. based companies**. It not only gives you valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn how, as a Cal Bear member, you can receive money-saving discounts from:

**General Motors, Sprint, Auto Nation Direct, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV and Shop America, an online mall with over 1,200 merchants specifically for credit union members.**

Cal Bear is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

