



Sprint Sprint Discounts for Cal Bear Members

Get big savings on your wireless service and equipment through the Sprint Credit Union Member Discount Plan. By enrolling in the Sprint Credit Union Member Discount Plan, Cal Bear members can receive:

- **10% discount** on most individual service plans
- **15% discount** on most business plans, discounts on equipment and accessories
- **Waived fees** on new activations and upgrades

Cal Bear joins over 38 state leagues nationwide to bring this valuable program to credit union members. Currently, there are more than 1,200 credit unions participating in the Sprint program, with more than one million members saving with this exclusive discount.

To receive the discount, contact the Sprint CARE department at 877-SAVE-4CU (877-728-3428) and say you're a credit union member. Ask to be connected to the NACUC_ZZM Corp ID.

Visit lovemycreditunion.org for more information.

Reminder: The Nominating Committee is now accepting applications the Board of Directors and Supervisory Committee. Each position has a three-year term. To be considered, please write a letter to Cal Bear Nominating Committee, 350 South Figueroa St. #180, Los Angeles, CA 90071. In addition, names may be placed on the ballot through a petition by obtaining at least 100 credit union member signatures. Nominations close on January 1, 2012. The election will be held at the 2012 Cal Bear Credit Union Annual Meeting.

MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

- Staff Training Day** Tuesday, October 11, 2011
- Veteran's Day** Friday, November 11, 2011
- Thanksgiving Holiday** Thursday, November 24, 2011
Friday, November 25, 2011
- Christmas Holiday** Friday, December 23, 2011 (Open 1/2 day)
Monday, December 26, 2011
- New Year's Holiday** Monday, January 2, 2012

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.

WHERE TO GO FOR HELP

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



CU Service Center Locations
1 (888) CU-SWIRL
cuswirl.com

Office Phone
(800) 954-2327

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
co-opnetwork.org

e-Bear Online
calbearcu.org

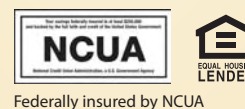
E-mail
memberservices@calbearcu.org

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



300 S. Spring St. #1215
Los Angeles, CA 90013
(800) 954-2327



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BEAR FACTS



Limited time offer!

Enjoy a 3.25% APR fixed until May 31, 2012

Home Equity Line of Credit (HELOC)



Upcoming tuition. Debt consolidation. A new car. A HELOC? **YES!**

Sure, a Home Equity Line of Credit is a great way to secure funds for home improvements, but it's also a smart way to fund other big ticket purchases. For a limited time, you can lock in an amazing 3.25% APR until May 31, 2012 on a new Cal Bear HELOC.

- That's not all:
- Terms up to 15 years
 - Loan amounts up to \$250,000
 - No closing costs with minimum \$25,000 advance

A revolving credit line

With a HELOC, you simply call us to get a cash advance. 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. Consult a tax advisor regarding the deductibility of interest.

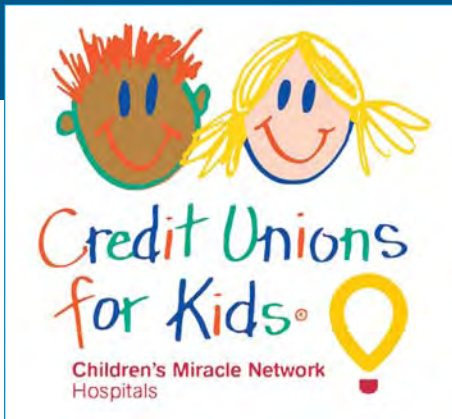
Hurry, you must apply before 12/31/11 to qualify for the fixed 3.25% APR. Apply today! Call (800) 954-2327.

APR = Annual Percentage Rate.

3.25% introductory APR is fixed until 5/31/2012. On 6/1/2012 the loan rate adjust to the current adjustable rate available on the Home Equity Line of Credit program you chose. This rate may vary. Must have a 700+ FICO score to qualify for the 3.25% APR. FICO scores of 699 or less will receive a 5.25% APR base rate. Loan can adjust up to twice/year for a max of 2.00% (6.00% for the life of the loan), and will not adjust above the max APR cap of 9.25% for those with 700+ FICO scores and 11.25% for those with FICO scores of 699 or less. (The current APR for non-promotional HELOCs is 5.00% APR or 7.00% APR, depending on credit score.) Must take an initial advance of \$25,000 when the loan is funded to have closing costs waived. There is \$50 annual HELOC fee. Property must have a combined loan-to value ratio up to 80% of the appraised value up to a maximum amount of \$250,000. Max term up to 15 years with a 7-year draw period. A full credit report will be pulled for decision purposes. Proof of income required to calculate "front end" debt-to-income ratio must not exceed 50%. Members requesting loans of more than \$50,000 must agree to a full home appraisal. Not valid for refinancing existing Cal Bear loans.

Offer good 9/1/2011 - 12/31/2011.





Going Casual for Kids!

Miracle Jeans Week

Monday, Oct. 24 through Friday, Nov. 4, 2011

Not wanting to limit our support for the Children's Miracle Network to a single week, Cal Bear will be helping to raise money for two weeks in October and November.

Cal Bear employees are "going casual for kids" and participating in Miracle Jeans Week, a fundraiser benefiting Children's Hospital Los Angeles (CHLA) starting Monday, Oct. 24 through Friday, Nov. 4, 2011.

By donating as little as \$5, you'll help raise funds to bring life-saving technologies to local children in need.

CHLA is a proud member of the Children's Miracle Network, an alliance of 170 premier children's hospitals in North America. Every year, Children's Miracle Network hospitals treat 17 million children for every disease and injury imaginable. All proceeds from the Cal Bear fundraiser will go to CHLA.



Please stop by Cal Bear during the fundraiser to support this worthy cause.

Cal Bear Partners with World Council of Credit Unions Efforts Help Alleviate Poverty in Developing Countries



Everyone deserves access to affordable financial services but too few have it today. Cal Bear is a supporter of the World Council of Credit Unions, Inc (WOCCU). For more than 30 years, WOCCU has promoted the sustainable development of credit unions and other financial cooperatives around the world to empower people through access to high quality and affordable financial services. WOCCU advocates on behalf of the global credit union system before international organizations, and works with national governments to improve legislation and regulation. Its technical assistance programs introduce new tools and technologies to strengthen credit unions' financial performance and increase their outreach. Since 1971, WOCCU has implemented more than 275 technical assistance programs to build safe and sound financial cooperatives in 71 countries throughout the world.

WOCCU has credit union development projects in 15 countries including Afghanistan, Bolivia, Kenya and Uzbekistan. To learn more about international credit union development visit woccu.org.



Switch to e-Statements and you could win Disneyland Tickets!

There are many reasons to switch to e-Statements. Here are just a few:

- You'll receive your statements quicker—same day!
- You'll use less storage space—there's no paper to collect!
- You'll help the environment—again, no paper!
- You'll reduce risk of identity theft—e-statements are secure!
- You'll help the credit union save money—we all save!

And now we've added one more reason: **You could win two free tickets to Disneyland.** That's right! To help encourage members to stop using paper statements and switch to e-Statements, we're holding a special contest:

Sign up for e-Bear and e-Statements, and be entered to win two Adult Park Hopper Tickets to Disneyland and Disney's California Adventure.¹ (a \$350 value!)

Don't miss your chance to win free Disneyland tickets! Hurry, contest ends December 31, 2011. Visit calbearcu.org and click on the e-Bear link.

¹ No purchase necessary. For official rules visit calbearcu.org. One winner will be chosen from all members who sign up for e-Bear online banking and electronic statements during the promotional period (10/01/2011 – 12/31/2011). To qualify as a "New" account a member must not have had Electronic Statements with Cal Bear Credit Union in the last 12 months.



Make your financial life easier with these FREE online services from Cal Bear:

■ **FREE Online Banking:**

Bilingual (English/Spanish)
Transfer funds & make withdrawals
Get balance & transaction information

■ **FREE e-Statements:**

Get your statement the day it is created
Identity theft protection
12 consecutive months of statement history

■ **FREE Online Bill Payment:**

Eliminate the cost of stamps
One-time or recurring payments
Secure encrypted online system

Loans to Make the Holidays Brighter

There's no doubt that the holiday season can be financially stressful. Whether it's gift-giving, holiday travel or even property taxes, the end of the year can sometimes be, well, not so merry. This year, let Cal Bear bring a little cheer to your holiday season with these loans for all seasons:

New or Used Auto Loan. Year-end is a great time to buy a new model car. And now, if you fund a new or used Cal Bear auto loan before October 31, 2011, you'll have **NO PAYMENTS for 90 days!** If that's not enough, our auto loans are available for **as low as 2.99% APR**, with terms up to 60 months and up to 100% financing.¹

Visa Credit Card. Put away the department store charge cards this holiday season. With our Visa Credit Card as low as 7.99% APR, you can save tons on interest. Plus, we offer no annual fee and no cash advance fee. Do you

have a high-interest balance somewhere else? Take advantage of our low rate with a free balance transfer.

Personal Loans. We offer a Signature Loan to help you get the cash you need. Consolidate debt, take a trip or go shopping. We make it all quick, easy and affordable!

To apply for any these loans, stop by a branch, call (800) 954-2327, or visit calbearcu.org today!

¹ Standard annual percentage rates will apply for terms greater than 60 months. If you defer your first auto loan payment for 90 days, interest will accrue on your loan during that 90-day deferral period. This offer is not valid for the refinancing of existing Cal Bear loans.

All loans are subject to credit approval and your actual rate will be based on your credit profile.