



PAYING TOO MUCH FOR INSURANCE?

If your insurance bills seem too high or if you're unsure whether you have enough coverage, we have the answer:

Call United Insurance Partners (UIP)

Cal Bear has partnered with UIP to bring a "one stop shop"

for low cost auto, homeowners and recreational vehicle

insurance to our members. UIP's experienced agents specialize in finding the best coverage and lowest rates by quoting more than 30 leading insurance companies.

UIP also offers service in Spanish.

For more information, or to receive a "quick quote," visit www.calbearcu.org, go to the auto or home loans page and click on the UIP link. Or Contact UIP directly at (800) 707-2360. Be sure to mention that you are a Cal Bear member.

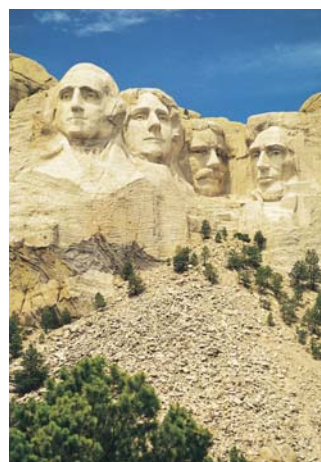
Annual Meeting

Cal Bear members are invited to attend the Annual Meeting. Take this opportunity to meet your credit union officials, staff and fellow credit union members.

Date: Tuesday, March 20, 2012

Time: 4 p.m.

Place: California Bear Credit Union
Main Street Branch Community Room
100 S. Main St, Los Angeles, CA 90012



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

Martin Luther King, Jr. Birthday (Observed)

Monday, January 16

President's Day (Observed)

Monday, February 20

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



California Bear
CREDIT UNION

YOU CAN BANK ON THE BEAR™

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



Federally insured by NCUA

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.

© Copyright 2011 California Bear Credit Union

A publication for the members of California Bear Credit Union & United Defense Credit Union ■ WINTER 2012

BEAR FACTS

Five Quick Tips to Simplify Your Financial Life in the New Year

The New Year is often a time for resolutions centered on health and self-improvement. This year, why not resolve to clean up your financial house? Doing so involves taking a long term approach, but the benefits can be immediate. Here are five quick tips:

1. Organize important documents.

Maintain a central filing system at home for your financial records. Also, designate one place for gathering your bills to help avoid missed payments. If you're getting short on space, consider going green (see #3 below).

2. Review your monthly statement.

Make sure your checks, debits, automatic payments, and withdrawals are ones you authorized. If you see a transaction you did not authorize, notify Cal Bear immediately.

3. Go green.

Save time and clutter by getting rid of your paper trail. With Cal Bear e-Statements, e-Bear Online Banking, Bill Pay and TeleBear, we have everything you need to go paper-free and green!

4. Open a Cal Bear Holiday Club Account.

If you plan to spend \$1,200 on holiday gifts, it's easier to save \$100 per month than it is to find an extra \$1,200 in December. It also eliminates the need to use credit cards for gifts.

5. Minimize your risk of ID theft.

Shred unwanted personal documents. Never give out sensitive information via the web, email or over the phone, unless you initiate contact. Consider using an ID protection service such as **Cal Bear's IdentitySecure**. Visit www.calbearcu.org for details.

These five tips are a great way to get your New Year started on the right financial foot. Remember, for all of your financial needs in 2012 and beyond, we have you covered!





Drive Down Your 2012 Car Expenses

Auto Loan Rates
as low as **1.99%** APR¹
on new cars up to 36 months

A New Car for a New Year

If you have big plans to start the New Year with a new car, we have just the thing ... auto loan rates as low as 1.99% APR for new cars with a 36-month term and up to 100% financing.¹ Combine this with dealer incentives or rebate offers, and you can easily drive away with one of the best deals in years. Looking to buy a previously-owned vehicle? No problem, we can help you finance a used vehicle with rates as low as 3.24% APR for up to 60 months.¹

Refinance for Lower Payments

If you don't have your auto loan with Cal Bear, you're probably paying too much each month. Don't worry, simply refinance your loan with Cal Bear. You can take advantage of our great rates and lower the amount you pay on interest—possibly reducing your monthly payments!

To apply for an auto loan, or refinance an existing loan from another lender, stop by a branch, call (800) 954-2327 or visit www.calbearcu.org today!

¹ Promotion effective Jan. 1 - Feb. 29, 2012. Rates are as low as 1.99% for A Credit-tier members only and terms up to 36 months. For new car terms between 37 and 60 months, the APR is as low as 2.74%. Used vehicle APRs are as low as 3.24% with terms up to 60 months. Standard APRs apply for terms more than 60 months. All promotional rates are up to 100% financing. (Payment examples: A new vehicle financed for \$24K at 1.99% APR for 36 months is approx. \$28.64 per \$1K borrowed. A new vehicle financed for \$24K at 2.74% APR for 60 months is approx. \$17.85 per \$1K borrowed. A used vehicle financed for \$24K at 3.24% APR for 60 months is approx. \$18.08 per \$1K borrowed. Examples are all at 100% financing.) All loans subject to credit approval. Actual rate based on individual credit profile. Offer not valid for refinancing existing Cal Bear auto loans.

Federal Home Affordable Refinance Program Available to More Borrowers

Did you know that the Federal Home Affordable Refinance Program (HARP) enables borrowers who owe more than their home is worth to take advantage of low interest rates and other refinancing benefits? The Federal Housing Finance Agency (FHFA) and the Department of the Treasury introduced HARP in early 2009. Recently, FHFA with Fannie Mae and Freddie Mac made changes to HARP to attract more eligible borrowers who can benefit from refinancing their mortgage.



- The existing mortgage must have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009. Homeowners can determine if they have a Fannie Mae or Freddie Mac loan by going to: <http://www.FannieMae.com/loanlookup/> or calling 800-7FANNIE (8 am to 8 pm ET) <https://www3.FreddieMac.com/corporate/> or 800-FREDDIE (8 am to 8 pm ET)
- The program is available for mortgages with LTVs above 80%.
- Borrowers must be current on their mortgage payments with no late payment in the past six months and no more than one late payment in the past 12 months.

Cal Bear's Mortgage provider, Midwest Loan Services offers HARP refinances. For more information, please contact Midwest Loan Services at 800-262-6574.

Other Resources

- www.MakingHomeAffordable.gov or call 1-888-995-HOPE (4673)
- www.KnowYourOptions.com
- www.FannieMae.com/homeowners
- www.FreddieMac.com/avoidforeclosure



Debit card fees? Not Here!

FREEdom Checking

The account that PAYS YOU to use your Visa Check Card

With more and more banks adding fees for things like using a debit card, we're pretty proud of the fact that Cal Bear does banking differently. For instance, did you know we actually pay members to use their debit card? If you don't already use our FREEdom Checking you may be missing out on one of the most unique accounts in town:

- Receive \$5 per month to use our Visa Check Card.¹
- Low \$25 minimum to open
- UNLIMITED check writing
- NO per check charges
- NO minimum balance requirement
- NO Direct Deposit requirement
- FREE E-bear Online Banking
- FREE Online Bill Payment
- FREE Electronic Statements
- UNLIMITED FREE transactions at Cal Bear and 28,000 CO-OP® ATMs nationwide
- ACCESS to over 6,700 CU Service Center® branches

Open a FREEdom Checking Account today!

Call (800) 954-2327 or visit www.calbearcu.org

¹ Must have a minimum of 10 signature based debit card transactions per month to qualify for the \$5 monthly incentive. The \$5 incentive is considered taxable income by the IRS.



28,000 ATMs
6,700 CU Branches

Access. Anywhere. Anytime.

Whether you're traveling across town or across the country, your Cal Bear account is always close by with our CU Service Centers and CO-OP ATM Network.

CU SERVICE CENTERS

You can perform simple transactions including deposits and withdrawals at more than 6,700 credit union branches across the U.S. Just look for the CU Service Centers "Swirl" logo. To find a location near you, visit the online locator at www.cuswirl.com or call 888-CU-Swirl. Android® and iPhone® apps are also available.

CO-OP ATM NETWORK

Enjoy access to 28,000 surcharge-free ATMs, including 9,000 deposit-taking and 5,500 7-Eleven® locations throughout the U.S. and Canada. To find an ATM near you, visit www.co-opnetwork.org or call 888-SITE-COOP. You can also receive locations via an iPhone® app, text message or GPS.

