

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 – 11/1/05

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

TERM SHARE CERTIFICATES

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

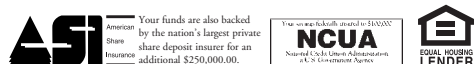
*APY = Annual Percentage Yield.

**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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COURTESY OF THE BEAR FREE CONSUMER SEMINARS

Cal Bear offers 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 the Reagan and Cal Trans Branch locations. Don't miss these upcoming seminars:

• AUTO-BUYING SEMINARS

2/15/06 in the Ronald Reagan Building 11:30 p.m. to 12:30 p.m.

3/22/06 at the Cal Trans Building 11:30 p.m. to 12:30 p.m.

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

• HOME-BUYING SEMINAR

1/18/06 at the Cal Trans Building 11:30 p.m. to 12:30 p.m.

3/15/06 at the Ronald Reagan Building 11:30 p.m. to 12:30 p.m.

Topics include: first-time home-buying, financing options for state employees, how to refinance a mortgage, key terms and more.

To reserve a seat for any of our seminars, please call Percival Carino at (800) 954-2327, ext. 4148.

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: February 17, 2006

Time: 4:30 p.m.

Place: The Ronald Reagan Building Auditorium
300 South Spring Street,
Los Angeles, CA 90013



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

MARTIN LUTHER KING, JR. DAY

Monday, January 16, 2006

PRESIDENTS DAY

Monday, February 20, 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

DEPOSIT ACCOUNTS FROM THE BEAR GET THE RETURN YOU DESERVE

You work hard for your money, so why settle for anything less than the best return on your deposits? Now the Bear has two great ways for you to "get the return you deserve on your savings."

2.80% APY* HIGH RATE MONEY MARKET ACCOUNT

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 2.80% APY* guaranteed until November 30, 2006. That means your money will be earning this great rate for almost 12 full months ... guaranteed.

3.660% APY BUMP UP/ADD-ON TERM SHARE CERTIFICATE**

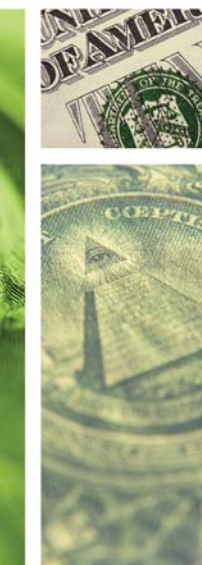
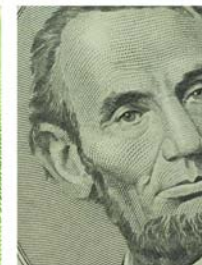
Not sure about where rates are going? With a Cal Bear Bump-Up/Add-on Term Share Certificate, you can lock into a higher rate and increase your balance. once during the first 12 months of your term. A minimum balance of \$7,500 is required to open the Bump Up/Add-on Term Share Certificate.

You'll have to hurry to take advantage of these special offers: they'll only be available until **February 28, 2006 or until we reach \$5,000,000 in balances** (whichever comes first). 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. The Annual Percentage Yield of 2.80% 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. **You will be able to "Bump-Up" the Annual Percentage Rate on your 24-month Bump Up Term Share Certificate to the then current Bump Up 24- Month Term Share Certificate Rate one time during the first 12 months of your original 24 month term. At any time during the first 12 months of your original 24 month term you will be able to make one "Add-On" deposit to your existing Term Share Certificate of an amount equal to or less than your original balance. For example if you opened your Term Share Certificate with \$10,000 the maximum amount that you would be able to "Add-On" to the balance would be \$10,000. Minimum initial deposit of \$7,500 is required Please see the credit union for complete details. Must be new money.

SAFETY AND SECURITY

By banking on The Bear you can be secure in the knowledge that your savings are insured up to \$100,000 by the National Credit Union Administration and an additional \$250,000 by American Share Insurance.



5.25% APR HELOC
Guaranteed for 12 months*

**THE SMART WAY
TO BORROW ...
GUARANTEED!**



Need an affordable way to finance life's major purchases such as a car or college tuition? How about a cost-effective solution to refinance high interest debt? A Cal Bear Home Equity Line of Credit (HELOC) is the smart way to borrow. And if you apply before January 31, 2006, we'll guarantee your HELOC rate at 5.25% APR for 12 months.*

- Borrow up to 90% of home's appraised value (less any liens)
- Flexible terms
- Loan amounts up to \$350,000

INTEREST-ONLY HELOC

Instead of paying both interest and principal on your loan each month, you pay only the interest that has accrued on your loan each month, reducing your loan payment by up to 50%. That's over \$6,000 in just 5 years based on a \$25,000 Home Equity Line balance.**

OFFER ENDS JANUARY 31, 2006

To apply for your Home Equity Line of Credit and take advantage of this 5.25% 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 5.25% APR is fixed for the first 12 months of the loan with a minimum initial advance of \$15,000. 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. ** 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. The payment savings listed above is for illustration purposes only. Your actual APR and interest savings may vary.

Just in time to pay off holiday debt
**3.99% APR* ON BALANCE
TRANSFERS FOR 6 MONTHS**

At Cal Bear, we realize the end of the holiday season sometimes puts a financial burden on people. So if you overextended yourself this holiday season, we have a solution to get you back on your feet: transfer your high interest rate credit card balances to your Cal Bear's Platinum or Traditional Visa Credit Card.

And for a limited time only, open a new Cal Bear Platinum or Traditional Visa Credit Card account you'll receive 3.99% APR on all balance transfers for 6 months.* But you'll have to hurry because this offer expires March 31, 2006.

PLATINUM AND TRADITIONAL REWARDS VISA CREDIT CARD FEATURES:

- Credit limits up to \$50,000**
- No annual or cash advance fees
- Low FIXED rate for cash advances and purchases
- Low monthly payments
- 25-day grace period
- Online account access

To open a Platinum or Traditional Rewards Visa Credit Card account, or to transfer a credit balance, come into one of our branches, visit www.calbearcu.org, or give us a call at (800) 954-BEAR.

*The balance transfer offer is 3.99% Annual Percentage Rate (APR) on all balance transfers for 6 months from the date of your initial balance transfer. Please see the credit union for complete details. Offer Expires 3/31/2006.
** \$50,000 credit limit available on the Platinum Visa Credit Card Only.

PLATINUM AND TRADITIONAL REWARDS VISA CREDIT CARDS: CHOOSE YOUR REWARD!

We offer you the choice of a cash back program that pays you up to 1% cash back on your purchases, or a Travel Rewards program with no blackout dates that pays you a rewards point for every dollar spent on purchases (cash advances and balance transfers are excluded). Please see credit union for complete details on the Rewards Program.

*When it Comes to Financing Your Car,
Don't Settle For Anything But the Best*



**RATES AS LOW AS
5.75% APR***

If you're in the market for a new car and you want affordable payments, flexible terms and a low rate, don't settle for what the dealers offer. And if you already have a high rate auto loan with a "Big Bank" or dealer, come to Cal Bear and we'll help you lower your monthly payments. By refinancing your loan, you can take advantage of our competitive rates and flexible terms ... even after you've signed the paperwork with another lender.

TRY AUTOSEEKERS & GET UP TO \$125 IN CASH!**

AutoSeekers is an auto-buying service owned & operated by The Bear to help you get the car you want at a fair price. And if you use Cal Bear to finance a car purchased through AutoSeekers or refinance a high rate auto loan from another financial institution, we'll give you up to \$125 in cash.** That is enough cash for **three FREE** tanks of gas! Just look at the chart below to see how much cash you'll qualify for.

AUTO LOAN BALANCE	\$5,000 - \$9,999	\$10,000 - \$19,999	\$20,000 - over
CASH INCENTIVE	\$75.00	\$100.00	\$125.00

DON'T MISS OUT ... ACT NOW!

This offer expires January 31, 2006, so to refinance an existing auto loan, or 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 \$5,000 - \$9,999 and your rebate is \$75.00. A new auto loan with a balance of \$10,000 - \$19,999 and your rebate is \$100.00. A new auto loan with a balance of \$20,000 or more and your rebate is \$125.00. 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.



*Still buying cars the
old-fashioned way?*

**THERE'S A BETTER
ALTERNATIVE ...
AUTOSEEKERS**

If you plan to buy a car the old-fashioned way, you face hours of research, endless trips to dealerships looking for the perfect options, and of course, the dreaded hard-sell salesman working to "kick-up" his commission.

**BUT NOW, THERE'S A NEW WAY
TO BUY A CAR ... 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.

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



**GEAR UP FOR
THE NEW YEAR
SMALL BUSINESS
SOLUTIONS**

*Non-credit union
members are
also eligible*

When you run and operate a small business, the new year can bring new challenges, as well as new opportunities. With Cal Bear's Small Business Solutions, you'll be ready for anything that comes your way in 2006 ... and beyond! That's because our program was developed especially with you, the small business owner, in mind. 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 in '06. 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 OFF THE GROUND

Let Cal Bear give you the competitive edge you need to make 2006 the best year ever for your business. Stop by or give us a call at (213) 830-4100 ext. 3123 to learn more about our Small Business Solutions.