

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

T- 10:00 a.m. to 4:30 p.m.
(United Defense Division only)

CO-OP ATM Locations
1 (888) 748-3266 • www.co-opnetwork.org

e-Bear Online
www.calbearcu.org or www.udfcu.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

TERM SHARE CERTIFICATE RATES EFFECTIVE – 01/01/08

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

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	1.510%
3 Month	3.763%
6 Month	4.334%
12 Month	4.386%
24 Month	4.490%
36 Month	4.855%
48 Month	5.221%
60 Month	5.378%

* 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.

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.

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UNITED DEFENSE CREDIT UNION
A Division of California Bear Credit Union

**California Bear
CREDIT UNION** 300 S. Spring Street
Suite 1215
Los Angeles, CA 90013
(213) 830-4100
YOU CAN BANK ON THE BEAR™

ASI Your funds are also backed
by the nation's largest private
share deposit insurer for an
additional \$250,000.00.

NCUA
National Credit Union Administration
a U.S. Government Agency

**EQUAL HOUSING
LENDER**



MAKE MORE MONEY ON YOUR MONEY

Invest with the Best ... Cal Bear

Credit union members can earn more money on their deposits through a variety of deposit
accounts. All accounts are federally-insured, and feature no monthly maintenance fees.

4.03% APY HIGH RATE MONEY MARKET¹

Access your money at any time AND get a great return, with this money market
account. Earn a competitive 4.03% APY with a minimum deposit of \$10,000.¹

7.01% APY INCOME ADVANTAGE CERTIFICATE

Receive a higher yield over a longer term. You get the advantage of a high initial
7.01% Annual Percentage Yield (APY) for the first 3 months of your 12-month
term, with a blended 5.109% APY over the life of the CD.²

3.00% APY BONUS SAVINGS ACCOUNT

Our Bonus Savings Account is designed to encourage you to save more money
by paying an 3.00% APY on a minimum balance of just \$1,000.³

*Don't settle for ordinary savings yields when you can maximize your
earnings at The Bear. Call (800) 954-2327 to open an account today.*

¹ APY = Annual Percentage Yield. Minimum initial deposit of \$10,000 is required to open this account. The initial
deposit into the account must be new money.

² The 7.01% Annual Percentage Yield will be earned for the first 3 months of the 12-month term of your Term Share
Certificate. After the introductory period the Annual Percentage Yield will adjust to that of a standard 12-month Term
Share Certificate, currently 4.300%. The blended yield on this Share Certificate as of 10/01/07 is 5.109%.

³ Minimum balance of \$1,000 is required to earn the 3.00% APY. Balances below \$1,000 will earn our standard
savings APY, currently .15%. The initial deposit into the account must be new money.

MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

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.

**MARTIN LUTHER KING, JR.
BIRTHDAY (OBSERVED)** Monday, January 21, 2008

LINCOLN'S BIRTHDAY Tuesday, February 12, 2008

PRESIDENT'S DAY (OBSERVED) Monday, February 18, 2008

A PUBLICATION FOR THE MEMBERS OF CALIFORNIA BEAR CREDIT UNION & UNITED DEFENSE CREDIT UNION

BEAR FACTS

JANUARY 2008

We have the cure for the holiday debt blues

GET AS LOW AS **3.99%** APR¹
on ALL Balance Transfers



We have something to help you pay off your high rate credit cards and
department store credit accounts ... It's the Cal Bear Visa® credit card!
And for a limited time, you can transfer your high rate credit card
balances to The Bear and get a rate as low as **3.99% APR FIXED**
for as long as it takes to pay that balance off.²

**APPLY TODAY ...
START SAVING TOMORROW**

If you don't already carry a Cal Bear's Visa credit card, you can apply today
and transfer balances upon approval. Try our Visa card on for size and you'll
find that our rates, terms and service can fit your personal financial needs.
Remember, transfer your balances today and pay as low as **3.99% APR** until
you pay that balance off. Don't wait too long because this offer expires
February 29, 2008!

**TO OPEN A 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.**

¹ APR= Annual Percentage Rate. ² The balance transfer offer is 4.00% below the standard (APR) on the
Cal Bear Visa Credit Card that you would qualify for. For example; Platinum cardholders would receive
a balance transfer APR of 3.99% because their standard APR is 7.99%. The promotional APR is good
on your initial balance transfer until that balance is paid off. Your balance transfer APR will be based
on your individual credit profile and the VISA Credit Card program that you choose. Please see the
credit union for complete details. Offer expires 2/29/08.

Finance Your DREAM CAR and we'll give you a DREAM VACATION!

5.24% APR
AUTO LOAN
 until 1/31/08

When it comes to auto loan financing, nothing beats The Bear. For a limited time, we're offering rates as low as 5.24% APR.¹ Not only can you take advantage of some of the lowest loan rates in the industry, you'll also get a free vacation. Just fund your loan by **January 31, 2008** and you'll receive a 3 day, 2 night vacation package² from The Bear!



Your next BIG ADVENTURE is on us!

Riding a wave in Hawaii, catching a show in Vegas or soaking up the rays in Mexico. These "memories-in-the-making" are just a sample of what we have in store for you when you finance your next car loan with The Bear.

Get a Cal Bear vehicle loan with rates as low as 5.24% APR, and you'll receive your free vacation package. You'll have to hurry ... this offer ends January 31, 2008!

Apply online at www.calbear.org, call us at (800) 954-2327, or come in to the Credit Union.

1 APR = Annual Percentage Rate. 5.24 is available for loans up to 48 months. 2 Awards will be issued at the time the loan is issued. Vacation Certificates do not include transportation, airfare, room taxes or any incidental charges. Accommodations valued up to \$560.00. A non-refundable \$24 reservation processing fee is required at the time of reservation confirmation (except California residents). Recipient will need to activate the certificate within 45 days of receipt. (Instructions are on the Certificate.) Your activated Certificate will be valid for 12 months from activation date. Rooms are based on restrictions and hotel availability. Hotels are three-star properties. Only one certificate per household per year may be used. Please see the credit union for complete details. Offer expires January, 31, 2008.

BUY SMART & DRIVE HAPPY with Auto Expert

Auto Expert is an auto-locating service that saves credit union members time, money and hassle. A personal advisor can help you locate the exact car that you want. Plus, using "volume discount pricing," Auto Expert can save you hundreds, even thousands of dollars off the normal retail purchase price. Best of all, the car is delivered directly to the credit union, in many cases in just 3 working days.

CALL AN AUTO EXPERT ADVISOR TODAY AT (800) 359-4567 TO GET STARTED.

TIME TO UPDATE YOUR SPACE?

Get a Cal Bear HELOC as low as **5.35% APR¹ FIXED** for 9 Months with **NO FEES²**

Need an affordable way to update your space? How about a smart way to finance life's major purchases such as a new car? A Home Equity Line of Credit from Cal Bear is your ticket. Because a HELOC is secured by your home, the rate is lower than most other consumer loans.

YOUR HOME, YOUR PROJECT, YOUR TIMELINE

The Cal Bear Home Equity Line-of-Credit is a revolving credit line based on the available equity in your home. Once approved, it's ready when you are — today or tomorrow.

OFFER ENDS 1/31/08. APPLY TODAY!

Don't miss this opportunity to receive a rate as low as **5.35% APR¹ fixed for 9 months** with **NO FEES²**. But you'll have to hurry ... this offer ends January 31, 2008.



1 APR = Annual Percentage Rate. 2 The 5.35% introductory APR is fixed for the first 9 months on loans of 80% LTV (loan to value or less) and 6.35% APR on loans of 81% - 90% LTV on any cash advances taken during the first 9 months of the initial funding date. A minimum initial advance of \$25,000 is required and the combined loan to value must not exceed 90%. 3 Please see the Credit Union for complete details.



MORTGAGE LOANS THAT MAKE SENSE

*Lock in low monthly payments with a **FIXED** loan rate option*

In today's uncertain real estate market, it's important to choose your mortgage lender carefully. You need a lending partner that will not only stand behind you, but put your best interest first. At Cal Bear, our goal is to help you get the home of your dreams, while helping you find the right mortgage solution. That's why we've put together a variety of options — so you can have a loan tailored specifically to your needs, today as well as tomorrow. Here's what we offer:

- Flexible terms
- Terms up to 40 years
- NO application fees
- NO annual fees
- Fixed rate loan options
- Interest-only loan options
- NO prepayment penalties
- CalPERS loans for state employees

RECEIVE A \$100 HOME DEPOT GIFT CARD¹

Apply for your loan before January 31, 2008, and you'll receive a \$100 Home Depot gift card. And if that's not enough, once you fund your First Mortgage Loan ... you'll also receive a FREE 3 day, 2 night vacation package² good at over 35 destinations in the U.S. and Mexico.

HURRY, THIS OFFER EXPIRES JANUARY 31, 2008.

Call one of our Real Estate Lending Experts at (800) 954-BEAR (2327) or visit our Home Loan Center online at www.calbearcu.org today.

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)

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

1 The \$100 Home Depot gift card is payable when a complete first mortgage loan application is received by the credit union. Please see your loan representative for details.

2 All members whose first mortgage loan has funded and been recorded by January 31, 2008.

3 All loans are subject to credit approval. Awards will be issued at the time the loan is issued. Vacation Certificates do not include transportation, airfare, room taxes or any incidental charges. Accommodations valued up to \$560.00. A non-refundable \$24 reservation processing fee is required at the time of reservation confirmation (except California residents). Recipient will need to activate the certificate within 45 days of receipt. (Instructions are on the Certificate.) Your activated Certificate will be valid for 12 months from activation date. Rooms are based on restrictions and hotel availability. Hotels are three-star properties. Only one certificate per household per year may be used.

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, February 19, 2008

TIME: 4:30 p.m.

PLACE: California Bear Credit Union Community Room, Cal Trans District 7 HQ 100 S. Main St, Los Angeles, CA 90012