

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 – 6/1/06

*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	4.178%
36 Month	4.803%
48 Month	5.012%
60 Month	5.326%

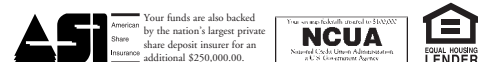
*APY = Annual Percentage Yield.

**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.

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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NOMINATING COMMITTEE – ANNOUNCEMENT –

The Nominating Committee is now accepting applications from persons interested in serving on the Board of Directors or the Supervisory Committee. Each position has a three-year term.

Persons interested in serving on any of the Credit Union Committees are also encouraged to apply. To be considered, please write a letter indicating your interest to the Chair of the Nominating Committee. The letter should be addressed to the Cal Bear Credit Union ATTN: Nominating Committee 300 S. Spring St. room 1215, Los Angeles, CA 90013. Once your letter has been received we will send you an application

by mail that must be completed before you will be considered for one of the openings on the Board.

In addition, persons may have their name placed on the ballot through the petitioning process. In order to have your name placed on the ballot by using a petition, the potential candidate must obtain the signatures of at least 100 credit union members.

Nominations for the Board of Directors will close on November 1, 2006. The Election will be held at the Cal Bear Credit Union Annual Meeting on February 16, 2007.

*You insure your car, your home and
your life ... why not your identity?*

IDENTITY THEFT SHIELD

Identity theft is one of the fastest-growing crimes in the United States. People whose identities have been stolen can spend months or years (and hard-earned money) cleaning up the mess thieves have made of their good name and credit record. Some have lost jobs, been refused loans, housing or cars, or even been arrested for crimes they didn't commit!

The Bear has teamed up with IDentity Theft Shield™, a service that will monitor your credit for fraud, and restore your identity should identity theft occur. For as little as \$12.95 per month, you'll receive:

CREDIT REPORTS – a confidential Credit Smart Score analysis and an Experian Credit Report so you know where you stand from the beginning.

CONTINUOUS CREDIT MONITORING – suspicious activity will be brought to your attention, providing you with early detection.

IDENTITY RESTORATION – trained experts will take the steps to restore your name and credit for you. Restoration includes fraud alert notifications and proactive searches of applicable local and national databases.

To sign up for IDentity Theft Shield™, just visit the Member Education Section of our website or call (800) 954-2327.



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holiday:

INDEPENDENCE DAY – Tuesday, July 4, 2006

LABOR DAY – Monday, September 4, 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

Don't Miss the Summer's #1 Blockbuster



**Forget all the
Superman hype.
This summer, there's
only one superhero
you'll need ... Your
Cal Bear VISA
Check Card!**

No matter where your summer adventures take you, our VISA Check Card gives you the power to leap past long checkout lines and grab movie tickets with a single swipe. And, best of all, our VISA Check Card makes shopping super easy.

- **No PIN numbers to remember**
- **Get cash back when you need it**
- **Avoid transaction fees**
- **Eliminate check-writing hassles**
- **No check approvals**

Simply tell the cashier that you want to make a "credit purchase" or choose the "credit" option when you swipe your card. When you check out, sign your receipt and you're on your way.

ENTER AND WIN

Now through December 31, 2006, use your Cal Bear Visa Check Card FIVE times in one month for a "credit purchase" at any of the 16 million locations worldwide displaying the VISA Logo. After that, EACH time you use your card for a "credit purchase" that month, you'll be automatically entered to win one of two \$100 cash bonuses paid in that month.¹

¹ Two \$100 winners each month will be randomly selected from all members who perform a minimum of FIVE (5) qualifying transactions during that month. A qualifying transaction is defined as transaction you make with your Cal Bear Visa Check Card where you present your card to a merchant, or slide it yourself, and are required to sign a sales draft just as if you were using a VISA Credit Card. Transactions that require a PIN do not qualify. The winners of the \$100 Cash bonuses will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union and their subsidiaries are not eligible. Promotion ends December 31, 2006. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.

Don't have a Cal Bear VISA Check Card? Call (800) 954-2327 and tap into the power today.

just in time for summer



6.50% FIXED APR* HOME EQUITY LINE OF CREDIT GUARANTEED FOR 12 MONTHS

It's not too late to install an outdoor grill, buy patio furniture or build that pool you've been dreaming about? With a Home Equity Line of Credit (HELOC) from The Bear, you'll have the money you can do all of that and more.

For a limited time, we're offering a fixed 6.50% APR on your initial advance from a new Cal Bear HELOC ... guaranteed for 12 months!

OFFER ENDS JULY 31, 2006

To apply for your Home Equity Line of Credit and take advantage of this 6.50% fixed APR for the first 12 months, 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 6.50% APR is fixed for the first 12 months of the loan with a minimum initial advance of \$25,000. 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. **5 & 10 year terms are available on Home Equity Term Loans only. *** Consult your tax advisor.

- ▶ **BORROW UP TO 90% OF HOME'S APPRAISED VALUE (LESS ANY LIENS)**
- ▶ **GENEROUS TERMS UP TO 15 YEARS****
- ▶ **LOAN AMOUNTS UP TO \$350,000**
- ▶ **INTEREST MAY BE TAX DEDUCTIBLE*****

GET THE RETURN YOU DESERVE

4.03% APY¹ High Rate Money Market

7.45% APR³ Income Advantage Term Share Certificate

Tired of getting low yields and high fees from the "Big Banks?" Check out these two great ways you can "Get the Return You Deserve" from The Bear.

▶ **HIGH RATE MONEY MARKET ACCOUNT** 4.03% APY guaranteed with a minimum deposit of \$10,000²

Our Money Market Account combines the features of a higher-yielding savings account with check writing and withdrawal capabilities. You get the best of both worlds.

▶ **INCOME ADVANTAGE TERM SHARE CERTIFICATE** Initial 7.45% APR for the first 3 months of your 12-month term³

Try our new Income Advantage Term Share Certificate for a higher yield over a longer term. You get the advantage of a high initial 7.45% APR for the first 3 months of your 12-month term, with a blended 4.594% APY over the life of the certificate.³

You'll have to hurry to "Get the Return You Deserve" because these special offers are only available until **July 31, 2006** or until we reach **\$5,000,000 in balances**.

CALL (800) 954-2327 TODAY TO OPEN YOUR ACCOUNT.

MONEY MATCH

With Cal Bear's Money Match Program, you can move **one dollar of existing Cal Bear deposits into your new account for every one dollar of new money** that you bring over from one of the Big Banks.⁴

¹ APY = Annual Percentage Yield. ² The Annual Percentage Yield of 4.03% 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. Minimum initial deposit of \$10,000 is required to open this account. The initial deposit into the account must be new money. ³ The 7.45% Annual Percentage Rate 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 Rate will adjust to that of a standard 12-month Term Share Certificate, currently 3.400%. The blended yield on this Share Certificate as of 6/15/06 is 4.594%. The initial deposit into the account must be new money. ⁴ Money Match is a dollar for dollar match program that will only apply to members who bring new money to Cal Bear CU. For example you open a High Rate Money Market Account with \$10,000 from a big bank you will be allowed to move a maximum of \$10,000 from a Cal Bear account(s) into your new High Rate Money Market Account. Money Match applies to your opening deposit only. Please see the credit union for complete details.

Did Someone Say FREE CASH?

Where do you go for affordable car loan payments, flexible terms and low rates? The Bear, of course! And now, we'll even give you up to \$200 in cash back.



RECEIVE UP TO \$200 IN CASH!²

Simply buy a new or used car through AutoSeekers, finance your loan with Cal Bear and we'll give you up to \$200 in cash.² If you have an existing auto loan with another lender, refinance your loan with Cal Bear and you'll be eligible for the cash back offer too. Here's how it works:

YOUR FINANCE AMOUNT:	\$7,500-\$19,999	\$20,000-over
YOUR CASH BACK AMOUNT:	\$100	\$200

OFFER EXPIRES JULY 31, 2006

To apply for a new loan, stop by the credit union, call our Loan Center at (800) 954-BEAR (2327) or apply online at www.calbearcu.org.

To contact AutoSeekers, call (888) 288-6520 or visit www.autoseekers.org.

¹ Annual Percentage Rate = APR. 6.24% 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. ² 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 \$7,500 - \$19,999 and your rebate is \$100.00. A new auto loan with a balance of \$20,000 or more and your rebate is \$200.00. 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.

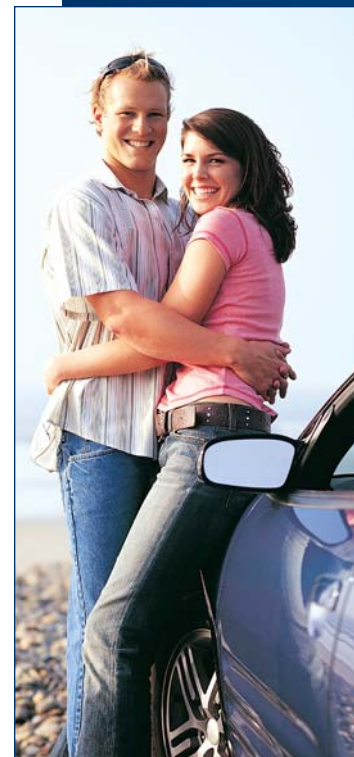
Don't let your summer be a bummer

BUY YOUR CAR THE AUTOSEEKERS WAY!

Summer is too short to spend negotiating car prices with dealers, or endlessly searching web to find a great deal. Let the car-buying professionals at AutoSeekers do the work for you and you'll be behind the wheel of your dream car with plenty of time (and money) to spare.

AutoSeekers is a **FREE** auto-buying service that makes buying a new or late model pre-owned car easy and affordable. With AutoSeekers, you avoid the inconvenience and expense of old-fashioned car-buying. And because AutoSeekers is owned by Cal Bear, you'll get treated with the respect you've come to expect from The Bear.

Don't waste money on gas going from dealer to dealer looking for the perfect car. Call AutoSeekers at (888) 288-6520 or visit them online at www.autoseekers.org today.



BANKING JUST GOT EASIER WITH THE CAL BEAR ONLINE SERVICES PACKAGE

At home, in the office, or on the road, Cal Bear's Online Services Package provides easy, convenient and secure access to your accounts — on your schedule.

- **E-BEAR ONLINE BANKING** – Check your account balances, make transfers, make loan payments, check your account history and view check copies 24 hours a day ... from the comfort of your home.
- **ONLINE BILL PAYMENT** – With Online Bill Pay, you can set up merchants, or even individual people to receive payments. Then, all you have to do is enter how much to pay each time, and you're done — no stamps, no checks, no envelopes, and no hassle!
- **ONLINE LOAN APPROVAL** – Apply for loans from any computer any time of the day or night.
- **ELECTRONIC STATEMENTS** – Have your statement created electronically on a secure server for you to view the day it's created. View up to 12 consecutive months of statements online in a safe and secure environment.

Visit www.calbearcu.org and see just how easy banking can be.