

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
9 am to 4 pm, Monday through Friday

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

DIVIDEND RATE CHANGES FOR REGULAR SHARE SAVINGS AND HOLIDAY CLUB, EFFECTIVE JUNE 15, 2004

Dividend earned is based on total balance.

REGULAR SHARE SAVINGS AND HOLIDAY CLUB

Deposit Balance	APY*
\$0.00 – \$999.99	0.150%
\$1,000.00 – \$2,499.99	0.150%
\$2,500.00 – \$9,999.99	0.250%
\$10,000.00 – \$24,999.99	0.351%
\$25,000.00 – \$49,999.99	0.551%
\$50,000.00 +	0.652%




* APY = Annual Percentage Yield.

Rates, terms, conditions and services subject to change. Loans and credit cards subject to credit approval.

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

 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
205 S. Lincoln Street
 **EQUAL HOUSING LENDER**

financial freedom HOME EQUITY LINES-OF-CREDIT UP TO \$350,000*

2.99%^{FIXED} APR
GUARANTEED
FOR 12 MONTHS

3.99%^{FIXED} APR
GUARANTEED
FOR 18 MONTHS

It's still not too late to take advantage of the lowest Home Equity rates in town. For a limited time only, we're offering financial freedom with two special offers – 2.99% Fixed APR Home Equity Line of Credit guaranteed for 12 months or 3.99% Fixed APR Home Equity Line of Credit guaranteed for 18 months. But you'll have to hurry, this offer expires August 31, 2004. Apply today — call a real estate lending expert at (800) 954-2327 or online at www.calbearcu.org.

**APR = Annual Percentage Rate. The 2.99% APR is available for the first 12 months of the loan with a minimum initial advance of \$5,000. The 3.99% APR is available for the first 18 months of the loan with a minimum initial advance of \$5,000. Please see Credit Union for complete details.*

PLEASE NOTE: Effective August 1, 2004 there will be a \$25 fee for a lien satisfied on your account.



WERE YOU PRE-APPROVED FOR A CAL BEAR AUTO LOAN RECENTLY?

If so, give us a call.
Your pre-approved
loan may still be valid.

Second Chance to Finance REFINANCE YOUR AUTO LOAN AND SAVE \$\$\$

If you currently have a vehicle loan with another lender, your interest rate is probably higher than it should be. With **Cal Bear's auto loan rates as low as 4.99% APR**, you may find that we can reduce your total finance charge and possibly lower your monthly payment.

To learn how you can refinance your auto loan, stop by our office or call (800) 954-2327.

MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

INDEPENDENCE DAY Monday, July 5, 2004
LABOR DAY Monday, September 6, 2004

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.

CALIFORNIA BEAR CREDIT UNION

JULY 2004

BEAR FACTS

KEEPING THINGS FRESH AT THE BEAR

Check out our remodeled office & web site

We recently completed some serious Spring cleaning at Cal Bear. Visit our branch office and web site and you'll see some exciting new changes — all designed to make banking with The Bear easier and more enjoyable.

BRANCH OFFICE REMODELED

Step into the office and you'll quickly see an improvement in the look and feel of our main branch office. Featuring a more open and inviting environment, this new branch promises to make visiting the credit union a more comfortable experience. We invite all of our members to stop by and "try out" our new office.

ENHANCED WEB SITE

We've also updated the look of Cal Bear's web site at www.calbearcu.org. The web site received a "face lift" and now contains easy-to-access information on our products and services, as well as a host of new features:

- **Home Loan Center** — Apply online 24/7/365 whether you are a first time buyer or looking to refinance an existing mortgage loan from another lender. Need help call (888) 625-BEAR.
- **Online Membership Application** — Family members and co-workers can now join online quickly and easily.
- **Check Images** — Instead of dealing with loose, cancelled checks every month, you have access to neat, printed "images" online.
- **E-Statements** — New service coming to The Bear – Summer 2004!
- **Online Bill Pay** — New service coming to The Bear – Summer 2004!

Whether you visit us in person or online, you're sure to have a positive and convenient experience with The Bear.

Visit us online,
24 hours per day,
seven days a week at
www.calbearcu.org.



FREE HOME BUYING SEMINARS

Buying a home can be exciting and enjoyable, and sometimes a little intimidating. Cal Bear wants to help take the fear out of the home buying process. That's why we're offering **FREE Home Buying seminars**.

These informative seminars will take you through the entire home buying process, offer tips on how to refinance a mortgage, and provide you with an overview of Cal Bear's mortgage program. Whether you're a first time home buyer, trying to upgrade to a larger home or want to refinance your existing mortgage loan these free seminars can provide you with the information that you're looking for.

We'll provide a brown bag lunch for everyone who attends, and you might even win a door prize.

Don't miss this great opportunity to learn more about buying or refinancing a home. R.S.V.P. by calling Alicia Sarabia at (800) 954-2327 and reserve your seat today.

DATES: July 15, August 4,
and September 1
TIME: 11:30 am to 12:30 pm
PLACE: Cal Bear Credit Union,
Reagan Building



IT'S EASY TO USE AUTOSEEKERS

Just follow the simple steps outlined below and you'll be behind the wheel of your new or pre-owned car in no time:

1. Contact AutoSeekers via web, phone or e-mail and specify the make, model, year and options of the new or pre-owned car, truck or SUV that you are looking for.
2. An AutoSeekers Auto Advisor will contact you and go over all of the options available on your vehicle such as interior and exterior color, leather, CD changer, etc. and offer advice on the different financing packages that are available to you. Once you and your Auto Advisor have completed this review, you will confirm all of the information is correct and the Auto Advisor will search for your vehicle.
3. Once the Auto Advisor has found your vehicle, they will contact you and arrange for pick up or delivery of your vehicle.
4. You drive away in your new car happy and content with your AutoSeekers experience.

LET THE SEARCH BEGIN VISIT THE AUTOSEEKERS WEB SITE AT WWW.AUTOSEEKERS.ORG, OR CALL TOLL-FREE AT (888) 288-6520.

New from The Bear ... A NEW WAY TO BUY A CAR

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 hassles and expense of traditional car-buying.

An AutoSeekers Auto Advisor will do all of the legwork and have your vehicle available for pick up or delivery usually within a matter of a few days. Compare this with the weeks you might spend looking for the perfect car at a dealership or bidding for vehicles at online auctions, and you'll see the value of using AutoSeekers for the purchase of your next car.



Pictured above: Jim Lanford (left) and Walt Agius (right).

What do I have to say about AutoSeekers? It was the best buying experience I have ever had! It's that simple. No hassle or haggle. I got exactly what I wanted at a price that was unbeatable. And best of all, the experience was just as I envisioned it would be. Wonderful!

Hi, I'm Walt Agius, president and CEO of California Bear Credit Union and creator of the AutoSeekers concept. You see AutoSeekers is a company owned and operated under the California Bear Credit Union umbrella of companies. It's a service designed by credit unions to serve credit union members like you. I know how good it is because I just purchased my dream truck through the service. It was simple and fun, and I saved a bundle compared to going to a dealer. I definitely recommend using AutoSeekers to purchase your next vehicle.

USE YOUR CAL BEAR VISA® CHECK CARD &



QUALIFY FOR A \$50 CASH BONUS*!

FAST AND EASY TO USE

Your Cal Bear Visa Check Card is designed for your busy lifestyle, whether you're shopping for sports gear, picking up dry cleaning, shopping for groceries or buying tickets to the movies. There's no checkbook to carry. No check to write. No ID to show. No PIN to enter. You'll be in and out of the store in no time.

Your Cal Bear Visa Check Card is accepted at more than 16 million merchants displaying the Visa logo and at over 300,000 ATMs worldwide. So, whether you're around the corner, or around the world, you'll have all of the purchasing power you need. And, now through December 31, 2004 you could win a \$50 cash bonus* just for using your card.

HOW TO QUALIFY FOR THE \$50 CASH BONUS

Just use your card wherever the Visa logo is displayed between June 1, 2004 and December 31, 2004. Present your card to the cashier at the time of the purchase, tell the cashier you want to make a credit purchase, sign your receipt and away you go. Once the purchase amount has been deducted from your account your transaction automatically qualifies you to win one of TWO \$50 CASH BONUSES* for that month. It's Just that easy.

DON'T MISS OUT

Remember, now through December 31, 2004 there will two \$50 Cash Bonus* winners chosen each month. So don't miss out ... hit the stores, use your Cal Bear Visa Check Card and win your Cash Bonus today!

*The two \$50 winners each month will be randomly selected from all members who perform a qualifying transaction during that month. A qualifying transaction is defined as a 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 \$50 Cash bonuses will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union are not eligible. Promotion ends December 31, 2004.

BOATS • MOTORCYCLES • RVs



Whatever You Drive This Summer DRIVE A BETTER BARGAIN

If you're "on the go" this summer with family road trips, water sports or other outdoor activities, make the experience all the more enjoyable (and affordable) with financing from The Bear. Check out our rates for financing your Summer Toys and compare them to the competition. Our members-only rates are hard to beat!

BOATS AND RVs

- Rates as low as 5.99% APR
- Finance up to 90% of the book value plus tax and license
- Take up to 7 years to pay based upon the terms of your loan

NEW & USED MOTORCYCLES

- Rates as low as 4.99% APR
- Finance up to 80% of purchase price plus tax and license
- Take up to 5 years to pay based upon the terms of your loan

Call (800) 954-2327 or visit us online at www.calbearcu.org and apply for your Summer Toy loan today.

APR = Annual Percentage Rate

NOMINATING COMMITTEE ANNOUNCEMENT

The Nominating Committee is now accepting applications from anyone interested in serving on the Board of Directors. 3 positions are open. Each position has a three-year term.

Members 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. The application must be completed and returned to the credit union before you will be considered for one of the openings on the Board.

In addition, members 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 Cal Bear Credit Union members.

Nominations for the Board of Directors will close on Monday, November 1, 2004. The Election will be held at the Cal Bear Credit Union Annual Meeting on February, 18, 2005.

PLEASE COMPLETE AND RETURN TO: CAL BEAR CREDIT UNION, 300 S. SPRING ST., SUITE 1215, LOS ANGELES, CA 90013 BY MAIL, OR FAX TO (213) 620-9080.

MINI LOAN APPLICATION Please supply verification of income with this application

Loan Amount Requested \$ _____ Member Acct. No. _____

Applicants may apply for individual credit. Complete the spousal information if you are relying on community property and/or if you are applying for joint credit with your spouse.

Purpose: new auto/RV RV refinance
 used auto/RV first mortgage
 auto refinance home equity line of credit

APPLICANT INFORMATION

Name (First, MI, Last)		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	Drivers Lic. # and State
Home Phone		Business Phone
Employer	Position	Years
Employer Address		
Gross Monthly Income	Mortgage/Rent	Monthly Debt (excluding mortgage or rent)

CO-APPLICANT/SPOUSE INFORMATION

Name (First, MI, Last)		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	Drivers Lic. # and State
Home Phone		Business Phone
Employer	Position	Years
Employer Address		
Gross Monthly Income	Mortgage/Rent	Monthly Debt (excluding mortgage or rent)

*NOTE: Alimony, child support or separate maintenance income need not be relevant if you do not wish to have it considered as a basis for repaying this obligation.

I/We certify that the given information given on this application is complete and true and submitted for the purpose of obtaining credit. I/We authorize the credit union to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. I/We understand and agree that by me/us requesting that monies be disbursed by myself or others that I/we agree to accept all terms and conditions of the loan disclosure Statement.

X
Applicant's Signature

Date

X
Applicant's Signature

Date