

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 either the Ronald Reagan or the Cal Trans Branch locations.

Here's what's coming up:

AUTO-BUYING SEMINARS

July 13, August 4, and September 6
11:30 a.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

July 21, August 24, and August 31
11:30 a.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.

INVESTMENTS SEMINAR

July 27, August 17, and September 14
11:30 a.m. to 12:30 p.m.

Topics include: choosing between investment options, working with a financial planner, important investment concepts and more.

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

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

TERM SHARE CERTIFICATE RATES EFFECTIVE – 7/1/05

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

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	1.106%
3 Month	1.207%
6 Month	2.795%
12 Month	3.093%
24 Month	3.505%
36 Month	3.660%
48 Month	4.074%
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.

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 2005 California Bear Credit Union



300 S. Spring Street
Suite 1215
Los Angeles, CA 90013
(213) 830-4100



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



CAL TRANS BRANCH IS OPEN FOR BUSINESS

NEW LOCATION, SAME GREAT SERVICE!

We're pleased to announce the opening of our new branch office in downtown Los Angeles. The new office is a full-service branch where members can make deposits and withdrawals, apply for a loan, attend financial seminars, and transact all other financial business with us. In addition, our new location features:

- FREE MEMBER PARKING
- CONVENIENT PUBLIC ACCESS
- ATM LOCATED IN THE ADJACENT PLAZA
- SPACIOUS 3,000 SQ. FT. OFFICE

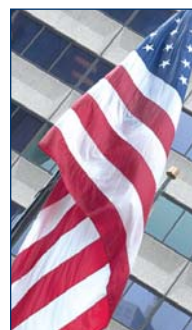
Visit our new Downtown Los Angeles Branch located in the Cal Trans Building at 100 S. Main St.

IMPORTANT WIRE TRANSFER NOTICE

Effective August 1, 2005, we will assess a \$20 processing fee for all incoming Domestic wire transfers and a \$40 processing fee for all incoming International Wire transfers if they are processed through the Federal Reserve Bank.

To continue enjoying free incoming wire transfers, we encourage you to use WesCorp Credit Union as the processor for all future incoming Domestic and International Wire Transfers. WesCorp is not subject to the same processing fees as the Federal Reserve Bank.

If you have any questions about new incoming wire transfer fees, please contact our Member Service Center at (800) 954-2327.



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holiday:

INDEPENDENCE DAY

Monday, July 4, 2005

LABOR DAY

Monday, September 5, 2005

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 2005

BEAR FACTS

NEW VISA® CREDIT CARDS ... BIGGER REWARDS



For many years we've offered our all-purpose Visa Classic and Gold credit cards, featuring valuable benefits designed to meet the needs of most of our members.

Now, we're pleased to announce our new FIXED Rate **Platinum or Traditional Rewards Visa Credit cards**, designed for members who expect more.

ENJOY THESE GREAT BASIC FEATURES:

- Credit limits available up to \$50,000*
- No annual or cash advance fees
- Fixed rates as low as 7.99 APR**
- Low monthly payments
- 25-day grace period on purchases
- Online access to your account

Both the Platinum Rewards and the Traditional Rewards Visa Credit Cards allow you to choose your reward! We offer cardholders 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).

FOR MORE INFORMATION OR TO APPLY STOP BY, VISIT www.calbearcu.org, OR GIVE US A CALL AT (800) 954-BEAR.

* Your limit will be based on your annual income. Please see credit union for complete details on the Rewards Programs.
**7.99% Annual Percentage Rate is available on the Platinum Visa Credit Card only. Your actual rate will be determined by the program that you choose.

LOOK FOR SPECIAL OFFERS IN YOUR MAIL NEXT MONTH

BIG DREAMS SMALL PAYMENTS



\$100 CASH BACK OFFER!

For a limited time only, we will pay you when you take a cash advance from your HELOC. That's right, you can receive up to \$100 cash back when you take an initial advance of \$25,000 or more from your Cal Bear HELOC***. But you'll have to hurry, this cash back offer expires July 31, 2005.

HOME EQUITY LINE OF CREDIT ...

for all of life's major purchases

If you are a homeowner, then a Cal Bear a Home Equity Line of Credit (HELOC) is the smart way to borrow. You can borrow up to 90% of your home's appraised value*, less any liens. We offer flexible terms (5, 10, & 15 years), and loan amounts up to \$350,000.

NEW! INTEREST-ONLY HELOC

Borrowing gets even more affordable with our new Interest-only HELOC. Instead of paying both interest and principal on your loan each month you only pay the interest that has accrued. Our interest only HELOC can reduce your monthly payment by 50%, that's over \$6,000 in just 5 years based on a \$25,000 Home Equity Line balance**. See for yourself:

PRINCIPAL AND INTEREST PAYMENTS OVER 5 YEARS	\$12,836.19**
INTEREST ONLY PAYMENT OVER 5 YEARS	\$6,411.20
YOU SAVE	\$6,424.99

Ninety-percent loan-to-value limit based on credit history. All loans applicants are subject to credit approval. **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 \$100 offer is only available with a minimum advance of \$25,000.

DON'T BE A PINHEAD - SKIP THE PIN AND WIN

It's EASY to ENTER and WIN



*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, 2005. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.

Now through December 31, 2005 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 during that month.

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. Using your Visa Check Card to get gas is even easier, just insert your Visa Check Card, press the "credit" option and start pumping. It's just that easy!

- NO PIN TO REMEMBER
- NO CHECK APPROVALS NEEDED
- NO TRANSACTION FEES

GOT STUFF TO DO AND THINGS TO BUY?

Get out there and start using your Cal Bear Visa Check Card, for ALL your purchases. At the gas pump or the supermarket, it's easy to get earn chances to win! But, don't be a PINhead. Remember to choose "credit." Use your Cal Bear Visa Check Card FIVE TIMES each month and after that, EVERY TIME you use your card you'll be on your way to an easy \$100 CASH BONUS!*



NOMINATING COMMITTEE ANNOUNCEMENT

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

Persons interested in serving on any of the Credit Union Committees are 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.

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, 2005. The Election will be held at the Cal Bear Credit Union Annual Meeting on February 17, 2006.

INVESTMENT SERVICES - LET THE BEAR HELP YOU LIVE YOUR DREAM

As a Cal Bear Credit Union member you already know, we are committed to providing you with low-cost products and services designed to meet your individual needs. Now we're excited to be able to offer investment services designed to give you the flexibility and return on investment that you need to reach your financial goals.

WHAT IS YOUR DREAM ... AND HOW DO YOU GET THERE?

Darryl Sanford, our Member Service Investment Officer, can help you identify your short and long term savings goals and a layout a financial plan to help you achieve them. Whether you are saving for your first home, sending a child to college or planning for an early retirement ... We will develop an investment strategy that is right for you. For a limited time, Get a FREE financial profile, please call (800) 954-2327 ext. 4145 to schedule your appointment today.



New from The Bear ...

SMALL BUSINESS FINANCIAL SOLUTIONS

At Cal Bear we know that small business owners are constantly juggling time, energy and financial resources in order to make their business successful. Cal Bear has been helping families realize their dreams with low-cost financial services for over 70 years. Now we can help your business realize its full potential with affordable business loans and lines-of-credit such as:

- LINES-OF-CREDIT UP TO \$250,000
- TERM LOANS UP TO 7 YEARS
- LOAN DECISIONS IN 72 HOURS
- BUSINESS CHECKING ACCOUNTS
- BUSINESS SAVINGS ACCOUNTS
- AND MORE!

Put a champion to work for you. Gee Padilla our Small Business Officer is the SBA's "Small Business Financial Services Champion" for 2005 in recognition of his ability to help small businesses grow and prosper. To find out how our business services can give you a competitive edge, Give Gee a call at (213) 830-3123 and schedule your appointment today.

**NO TIME TO
LOOK FOR
A CAR?**

**HATE THE
DEALER
HASSLES?**

**WANT TO
SAVE MONEY?**



**AutoSeekers is
the auto-buying
service for you!**

AutoSeekers is the hassle-free and affordable alternative to the traditional car-buying experience. 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 deliver it to your driveway!

AutoSeekers is owned by Cal Bear and was created to make sure you get the car you want at a fair price while avoiding the "high pressure sales tactics" at a traditional car dealership. Our Auto Advisors will work with you to find the new or pre-owned vehicle you want and save you time and money.

**To find your car call
AutoSeekers at
(888) 288-6520
or visit online at
www.autoseekers.org.**