

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 – 9/1/05

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%

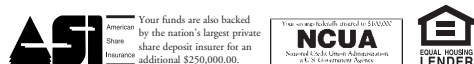
*APY = Annual Percentage Yield.

**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

October 19 in the Ronald Reagan Building 12:00 p.m. to 1:00 p.m.

November 15 at the Cal Trans Building 12:00 p.m. to 1:00 p.m.

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

• HOME-BUYING SEMINAR

October 5th at the Cal Trans Building 12:00 p.m. to 1:00 p.m.

November 9th at the Ronald Reagan Building . . . 12:00 p.m. to 1:00 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.

CREDIT UNIONS COME TO THE AID OF HURRICANE VICTIMS

As the Gulf Coast hurricane disaster continues to affect countless Americans, credit unions around the country have stepped in to lend a helping hand. The National Credit Union Foundation's National Disaster Relief Fund provides a conduit for contributions to support credit union disaster relief and rebuilding in the affected areas. If you wish to contribute, please visit www.ncuf.coop.

If you wish to give for general humanitarian relief, the federal government recommends giving directly to established national relief organizations with the experience and means to deliver aid. You can research specific charities by visiting the following websites: www.guidestar.org or www.give.org.

MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holidays:

COLUMBUS DAY

Monday, October 10, 2005 — Closed for Staff Training Day

THANKSGIVING HOLIDAY

Thursday, November 24, 2005 and Friday, November 25, 2005

CHRISTMAS DAY (OBSERVED)

Monday, December 26, 2005

NEW YEAR'S DAY (OBSERVED)

Monday, January 2, 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

Introductory **4.75% APR HELOC**
Guaranteed for 12 months*

THE SMART WAY TO BORROW ... GUARANTEED!



You can use the equity in your home to get the money you need for all of life's major purchases. Whether it's a loan for a new car, home improvements, or debt consolidation, a Cal Bear Home Equity Line of Credit (HELOC) is the smart way to borrow. And if you apply before December 31, 2005, we'll even guarantee your HELOC rate at 4.75% for 12 months.*

With our HELOC program, you can borrow up to 90% of your home's appraised value, less any liens. We offer flexible terms and loan amounts up to \$350,000.

INTEREST-ONLY HELOC

Using the equity in your home is even more affordable with our 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.**

APPLY TODAY!

This offer is only good until December 31, 2005. To apply for your Home Equity Line of Credit and take advantage of this special offer, simply 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 4.75% 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.



HOME IMPROVEMENTS • NEW CAR • DEBT CONSOLIDATION



When was the last time you won \$100 just for shopping?

USE YOUR VISA CHECK CARD AND **WIN!**

The Bear makes it easy to win cash this holiday season. Here's how: 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 19 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 each month.

Here's the catch: You must use the "credit" option when you use your check card. 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 and sign your receipt you are automatically entered to win. It's just that easy! Just ask Howard Manning, Julieta Bacleon, Susan Maestas, Jose Victor Cedro, Idris Sullivan and Patsy Adams. They are all \$100 winners!

Whether you're shopping at the mall, having dinner at your favorite restaurant, or buying gas on the way to visit relatives, use your Cal Bear Visa Check Card for a chance to win! And don't forget to choose "credit." Remember, 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!**

*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.



REWARD YOURSELF THIS HOLIDAY SEASON

What's the easy and affordable way to pay for upcoming holiday expenses? Try our **new FIXED rate Platinum or Traditional Rewards Visa® Credit cards**. We offer rates that are much lower than the average major credit card, credit limits up to \$50,000,* and NO annual fee. And, you can use your Cal Bear Visa just about anywhere your holiday adventures may take you because your card is accepted at over 19 million locations worldwide.

PLATINUM AND TRADITIONAL REWARDS VISA CREDIT CARD FEATURES INCLUDE:

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

3.99% APR ON BALANCE TRANSFERS UNTIL 12/31/05

Got your holiday expenses covered? Save money by transferring your higher interest rate credit card balances to your Cal Bear Visa Credit card at no extra charge. And for a limited time only, when you open a new Cal Bear Visa Credit card account, you'll receive 3.99% APR on all balance transfers.** But you'll have to hurry because this offer expires December 31, 2005.

To open a Platinum or Traditional Rewards Visa 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.

*Up to \$50,000 limit on Platinum Visa Credit Cards only. Up to \$15,000 limit on the Traditional Visa Credit Card. Your actual limit will be based on your income. ** 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 12/31/2005.

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 Programs.

SMALL BUSINESS SOLUTIONS



Owning a small business takes a lot of hard work, dedication and financial resources. Unfortunately, many big commercial banks don't like to deal with an upstart company, or simply choose to ignore "the little guy" working out of his or her home.

At Cal Bear, we understand that every dream is important, and every business deserves to be successful. No matter how small. That's why we're proud to offer

Small Business Solutions for today's growing small businesses. 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. Here's how we can help:

- **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 needed to make it in today's business environment. Stop by or give us a call at **(213) 830-4100 ext. 3123** to learn more about our new business services.

NON-CREDIT UNION MEMBERS ARE ALSO ELIGIBLE

IT PAYS TO BE A CAL BEAR MEMBER

Refer new members, earn cash and win a trip to Paradise!

Refer your family members and co-workers for California Bear Credit Union membership and we'll pay you up to \$50.* Plus, you'll be entered to win a one week Hawaiian vacation.

IT'S A WIN-WIN SITUATION

Earning your reward is easy, just tell your family members and co-workers about the benefits of California Bear Credit Union membership, give them a referral ticket to fill out, and when they join the credit union we'll enter you to win the one week Hawaiian vacation. And, we'll pay you up to \$50 if the new member opens a savings, checking and a new VISA Credit Card with Cal Bear.*

The more accounts that your family members and co-workers open, the bigger the reward! If the new member you refer ...

- | | | |
|--|----------------|--------|
| A. Opens a savings account and we'll pay you | \$10.00 | - OR - |
| B. Adds a checking account and check card | \$15.00 | - OR - |
| C. Open a New Visa Credit Card with a balance transfer | \$25.00 | |
| DO ALL THREE | \$50.00 | |

Your family members and co-workers win too. We'll enter them to win the one week Hawaiian vacation and pay them up to \$50 just for joining the credit union. And, once they join Cal Bear they will become eligible for additional incentives on auto loans, heloc's, first mortgage loans and money market accounts.

REFERRING NEW MEMBERS IS AS EASY AS ONE, TWO, THREE ...

1. *Call or come into any Cal Bear branch for a referral coupon*
2. *Spread the word about the benefits of Cal Bear membership*
3. *Relax, collect your cash and start dreaming of your vacation to paradise.*

This offer expires December 31, 2005! Don't wait another minute. Get going and spread the word about the benefits of Cal Bear membership! And see just how much is "pays" to be a Cal Bear member.

*Please see the credit union for complete details. A minimum balance transfer of \$2,500 to your new Cal Bear VISA Credit Card is required to qualify for the \$25 cash incentive. A minimum balance of \$500 is required or payroll deduction/direct deposit qualify for the savings and checking cash incentives.



Still buying cars the old-fashioned way?

EXPERIENCE THE AUTOSEEKERS DIFFERENCE

What is your time worth? How about your sanity? When buying a car the old-fashioned way, your time and sanity can really get tested.



Think about it: running all around town looking for the right model, the perfect color (*interior and exterior, mind you*), and your favorite options ... and all the while pushy salesmen try to convince you to compromise your dream car just to unload their inventory. Then, there's negotiating the price. Buying a car is often a long and frustrating process that leaves you feeling like you've been taken advantage of.

THAT'S WHY WE OFFER OUR MEMBERS THE AUTOSEEKERS AUTO-BUYING PROGRAM.

AutoSeekers is owned by Cal Bear, and is the hassle-free alternative to the old-fashioned 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 have it ready for delivery in a matter of days.

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

