

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.

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 – 4/1/07

*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	5.116%
48 Month	5.378%
60 Month	5.641%

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

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

NCUA
National Credit Union Administration
FDIC

LENDER

WANT TO WIN \$100?



HOW 'BOUT A 7-DAY CRUISE TO MEXICO*

IT'S SIMPLE.

Use your Cal Bear VISA Credit Card

Next time you reach for a credit card, make sure to use your Cal Bear VISA credit card. Not only do you get a great fixed rate, you could be eligible to win valuable prizes including a \$100 cash incentive and a 7-day cruise to Mexico.*

A NEW WINNER EVERY MONTH

Every month between April 1 and December 31, 2007, anyone who uses their Cal Bear VISA credit card at least five times during any given month will be entered TO WIN A \$100 CASH INCENTIVE.*

GRAND PRIZE: 7-DAY MEXICAN CRUISE

In addition, each monthly prize winner will be entered into our Grand Prize drawing for a 7-day cruise to Mexico! It's our way of rewarding our cardholders for choosing their Cal Bear VISA credit card instead of a card from one of the "big banks."

If you don't already have a Cal Bear VISA Credit card, now's the perfect time to get one. Choose from our Cal Bear Traditional Visa, Traditional Rewards Visa or Platinum Visa credit cards. These cards are packed with all the extras you deserve such as low interest rates, no annual fee, no cash advance fee, and free travel accident insurance.

Don't use just ANY credit card ... use your Cal Bear VISA credit card and you may win \$100, or even a 7-day cruise to Mexico!*

* One winner 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 Credit Card. Transactions that require a PIN and cash advance transactions do not qualify. The winner of the \$100 cash incentive will be notified by the 10th of each month after the month of the qualifying transaction. The winner of the 7-day Mexican Cruise will be drawn from names of each of the monthly winners on January 10, 2008. Employees of Cal Bear Credit Union and their subsidiaries are not eligible. Promotion ends December 31, 2007. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.

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.

MEMORIAL DAY (observed) Monday, May 28, 2007

INDEPENDENCE DAY Wednesday, July 4, 2007

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

BEAR FACTS

APRIL 2007

Draw Your Dream



5.50% APR*
Fixed for 12 months with NO FEES!

When it comes to getting the money you need for life's big purchases, nothing beats a Home Equity Line of Credit (HELOC). That's because the rates for a HELOC are lower than most credit cards or personal loans. And, the interest paid may be tax deductible.* A HELOC from Cal Bear isn't any ordinary loan. Check this out:

- Flexible terms, now 5, 10, and 15 years.
- Maximum loan to value limits, now up to 90%* of appraised value, minus any liens.
- Increased loan amounts, now up to \$750,000

THE MONEY YOU NEED ... WHEN YOU NEED IT

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

WIN A \$250 BEST BUY GIFT CARD

To sweeten the deal, anyone who funds a HELOC before May 31, 2007, will be entered to win a \$250 Best Buy gift card.** To apply for your HELOC, stop by one of our branch offices, call us at (800) 954-BEAR, or visit our website at www.calbearcu.org.

\$250
Gift Card
BEST BUY**

* Speak to your tax consultant. The winner of the \$250.00 Best Buy Gift Card will be drawn from all members who fund a Home Equity Line-of-Credit with California Bear Credit Union on or before May 31, 2007. The winner of the \$250.00 Best Buy Gift card will be drawn on June 10, 2007.

*First Come, First Serve!
We only have \$2,000,000
at this great rate!*

5.74% APR
NEW & USED CAR LOANS



- Terms up to 84 months*
- Up to 100% financing
- GAP Insurance
- Mechanical Breakdown Insurance

We've allocated \$2,000,000 to be loaned out at a special 5.74% APR between now and May 31, 2007. So whether you're in the market for a new or used car, truck or SUV, or you'd like to refinance an existing loan at our lower rate, now's the time! If you have a loan with another lender, we'll give you a chance to refinance the loan and possibly lower your rate (and your monthly payment). But you'll have to hurry, the special 5.74% APR disappears May 31, 2007, or once we lend \$2,000,000.

To apply for a loan, stop by our office, call our Member Service Center at (800) 954-2327, or apply online at www.calbearcu.org.

* 84 month terms only available on new auto loans of \$25,000 or more. Loans with a term of 72 months or longer have a rate that is 1.00% higher.

YOU MAY BE PRE-APPROVED

If you were pre-approved for a Cal Bear auto loan in 2006, your pre-approval may still be valid, provided your credit history hasn't significantly change. Call a Cal Bear representative to review your loan and start shopping for your car.

JUST IN TIME FOR TAX TIME GIVE YOUR REFUND A BONUS



3.00% APY Bonus Savings Account

If you're waiting for your tax refund (or any financial windfall, for that matter), we have an easy way for you to earn even more money. With our Bonus Savings Account, you'll earn a cool 3.00% APY* (Minimum balance of \$1,000) on all new money you bring into the credit union. That up to 15X more than what you'd earn at our competitors. Check this out:



THE BEAR

It doesn't matter whether you have a thousand dollars or several thousand, with a savings yield this great, your money can go a long way if you invest before you spend.

CALL (800) 954-2327 TO SPEAK TO ONE OF OUR MEMBER SERVICE REPRESENTATIVES AND GIVE YOUR TAX REFUND A BOOST.

*APY = Annual Percentage Yield. The Annual Percentage Yield of 3.00% is guaranteed on the Bonus Savings Account until December 31, 2007. After the guarantee period the Annual Percentage Yield on the account is subject to change. 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. After the guarantee period the Annual Percentage Yield on the account is subject to change.



CREDIT UNION AUTO-BUYING SERVICE

LOOKING TO SAVE TIME AND FRUSTRATION ON YOUR NEXT VEHICLE PURCHASE?

ANSWER: AUTOLAND. With the many questions surrounding the process of purchasing a new or pre-owned vehicle, Autoland has the solutions to help you find the vehicle that fits your needs.

- WE OFFER:**
- Assistance with new and pre-owned vehicles
 - Expert advice on all makes and models
 - Help with the trade of your current vehicle
 - The ability to shop for your next vehicle without leaving your home
 - The facilitation of financing with your Credit Union

With an extensive inventory of new and quality pre-owned vehicles, Autoland offers Credit Union Members unlimited options when purchasing their next vehicle. There's no haggling over the price of a vehicle either. Autoland has a simple one-price policy.

For more information, contact your Credit Union, call (800) 234-6999 or visit www.autoland.com.

HOME OWNERSHIP ... THE AMERICAN DREAM COURTESY OF THE BEAR

Cal Bear offers a First Mortgage Loans to help you realize your dreams. Whether you are buying your first home, upgrading to a larger home for a growing family, or refinancing your existing mortgage, we have a multitude of lending solutions for you.

And we can help you regardless of past credit history. Whether you've had credit or documentation problems, or you're a first-time borrower with limited credit history, The Bear puts home ownership within your reach. We're here to help by providing the widest variety of mortgage products available and the quality service you deserve:

- Affordable rates
- NO annual fees
- NO application fees
- CalPERS loans for state employees
- NO prepayment penalties

As an added incentive we'll give you a \$100 Home Depot gift card* when your loan is funded. AND, everyone who receives a First Trust Mortgage Loan will be entered to win a \$500 Best Buy gift card ... perfect for your home theatre system!

YOU'LL HAVE TO HURRY! OFFER EXPIRES JUNE 30, 2007.

To take the first step toward home ownership and collect your gift card, 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.

*The \$100 Home Depot gift card is payable when your first mortgage loan has funded and the deed of trust relating to your purchase has been recorded.

*All members whose loan has funded and been recorded before June 30, 2007 will be entered to win the \$500 Best Buy Gift Card. The drawing for the Best Buy Gift Card will be held on July 10, 2007.

**RECEIVE A \$100 HOME DEPOT GIFT CARD ...
& ENTER TO WIN A \$500 BEST BUY GIFT CARD!**



PROTECT YOUR IDENTITY WITH IDENTITY THEFT SHIELD



Identity theft continues to affect thousands of consumers each year. While there are no guarantees of avoiding identity theft, there are steps you can take to minimize your risk and minimize the damage if a problem occurs.

To assist in protecting your identity, we have teamed up with Pre-Paid Legal and Kroll Background of America to provide **IDentity Theft Shield™**, a service that will monitor your credit for fraud, and restore your identity should you be a victim of identity theft. 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.

The safety of your personal information is one of our top priorities so we encourage you to sign up for **IDentity Theft Shield™**. To sign up for this service online, simply visit the Member Education Section of our website or call (800) 954-2327.