

Stay connected to your money

Online Services from The Bear

FREE Online Banking

- Safe and Secure
- Bilingual (English/Spanish)
- Transfer funds & make withdrawals
- Get balance & transaction information

FREE e-Statements

- Secure web access
- Get your statement the day it is created
- Identity theft protection
- 12 consecutive months of statement history
- Print your statements

FREE Online Bill Payment

- Eliminate the cost of stamps
- Skip the hassle of check-writing
- One-time or recurring payments
- Secure encrypted online system

Use e-Statements or Online Bill Pay and you'll be entered to

Win an 8GB iPod Touch²



Offer ends 8/31/09.

Read terms and conditions below.

Signing up is as easy:

1. Visit WWW.CALBEARCU.ORG.
2. Log in with your account number and TeleBear password. If you don't have a password, please contact us at 800.954.2327.
3. Once logged on, click on the Bill Payment and e-Statement buttons on the left menu. Follow a few simple steps to sign up.

Terms and Conditions 1 One winner will be chosen from all members who sign up for Online Bill Payment, maintain an open Online Bill Payment account and pay a minimum of 3 bills in any one month during the promotional period (07/01/09 – 08/31/09). The winner of the 8 GB iPod Touch will be announced by the 10th of the September 2009. To qualify as a "New" account a member must not have had an Online Bill Pay account with Cal Bear Credit Union in the last 12 months.



MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holiday:

Independence Day (Observed)

Friday, July 3, 2009

Labor Day (Observed)

Monday, September 7, 2009

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.

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

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 – 7/1/09

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

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	.501%
3 Month	.904%
6 Month	1.055%
12 Month	1.308%
24 Month	1.561%
36 Month	2.018%
48 Month	2.424%
60 Month	2.836%

* 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.

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California Bear
CREDIT UNION

YOU CAN BANK ON THE BEAR™

P.O. Box 54124
Los Angeles, CA 90054-0124
(213) 830-4100



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BEAR FACTS

SUMMERTIME

and the Car-Buying is Easy!

Car loan rates as low as **5.24% APR¹**
No Payments for **90 Days²**

Summer is too short to spend time hassling with lengthy forms, reading confusing loan policies and paying high interest rates. This summer, Cal Bear is giving members a vacation from high rates and monthly payments with Car Loan Rates as low as 5.24% APR¹ and No Payments for 90 Days.²

We'll help you finance your car the worry-free way—from getting your preapproval to funding your loan. It's quick, easy and convenient with The Bear! Check out these features:

- **No payments for 90 days.²** Don't worry about payments for 3 months.
- **Up to 100% financing.** Get behind the wheel today.
- **GAP insurance.** Protect your loan from unforeseen circumstances.
- **Mechanical Breakdown Insurance.** Extend your car's warranty.

5.24% APR¹ available for refinances

Do you have an existing auto loan with another lender? It may not be too late to lower your rate and your monthly payments. Come to Cal Bear and we'll help you take advantage of our special rate, possibly lower your monthly payments and give yourself a 90 day vacation from your car loan payments.

Come into a branch office, visit www.calbearcu.org, or call us at (800) 954-BEAR.

You'll have to hurry, this offer ends August 31, 2009.

1 APR = Annual Percentage Rate. Loan rates for new and used auto loans start as low as 5.24%. Your rate will be determined by your individual credit profile. 2 If you elect to defer your first payment for 90 Days, interest will continue to accrue on your loan at during the 90 day period that your loan payments are deferred. Offer not valid for refinancing existing California Bear auto loans.





The Bear that Cares ... Introducing our Payment Saver Program!

Have the mandatory state furloughs and the slowing economy put you in a cash crunch? The mandatory state furlough program put in place earlier this year forces state employees to take up to two days of unpaid leave each month effectively reducing their take home pay. The furlough program forces you to make each dollar you earn go farther than last year, which is why –

California Bear Credit Union has developed the Payment Saver Program to help you reduce your Cal Bear loan payments.¹

The Payment Saver Program allows members who feel they need a little extra cash in their pocket each month to reduce your Cal Bear auto or signature loan payments by 15% for the life of your loan.¹ You are automatically approved for the payment saver program as long as you are a member in good standing.² To be considered a member in good standing you must **never have filed bankruptcy, had a chargeoff or currently be delinquent on any loan with Cal Bear.**

California Bear Credit Union strives to be your financial partner at every stage of your life and the Payment Saver Program is just another way that we take care of our members and put a little extra cash in their pocket each month to help them through these turbulent economic times. To enroll in the Payment Saver Program stop by one of our branch offices to reduce your loan payments today! Questions? Call us at (800) 954-2327 and we'll be happy to help.

1 Only California Bear direct auto and signature loans qualify for the Payment Saver Program. Indirect auto loans do not qualify for the Payment Saver Program. Members will be required to "opt into" this special skip payment program and will be excluded from all future skip payment offers. 2 To be considered a member in good standing all loans must be current and the member must have never filed bankruptcy or had a loan charged off. There is no fee for this program. Please see the credit union for complete details and the terms and conditions of the Payment Saver Program.

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, 350 S. Figueroa St. #180, Los Angeles, CA 90071. 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 12/1/09. The Election will be held at the Cal Bear Credit Union Annual Meeting.

Introducing the **NEW** Cal Bear Mortgage Solution ➤ **Better ... Faster ... More Competitive!**

If you're looking to buy a new home, the time to buy is here! And now with Cal Bear's New Mortgage Solution, lending rates and terms, you'll get the edge you need to buy the home you want. Whether it's a first home, a move to a larger home, or a vacation home, there's never been a better time to be a homebuyer.

To help you take advantage of today's home-buying opportunities, we're offering home loans that are stable and solid. Best of all, you can count on us to be here when you need us. After all, as a not-for-profit credit union, our professional Real Estate Lending Experts are here to help you, not make a sales commission.

Check out these features:

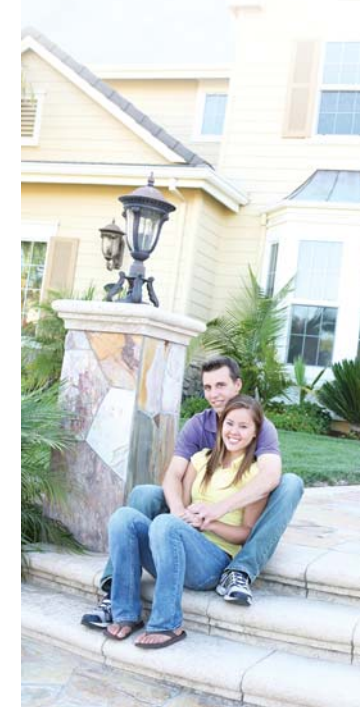
- Affordable rates
- NO prepayment penalties
- CalPERS loans for state employees
- NO annual fees

Act now and get a \$100 Home Depot gift card¹

We'll help you get a head start on decorating your new home! Simply fund your loan before August 31, 2009, and you'll receive a \$100 Home Depot gift card.¹

Apply today! Offer expires August 31, 2009.

To take advantage of The Bear's mortgage program 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.



Already a Homeowner? Access your equity today!

Rates as low as
5.00% APR²

If you already own a home, you can use the equity in your home to access a low-cost loan. Whether you need a new car, pay for tuition or consolidate high-rate debt, a Home Equity Loan is the smart way to borrow. Fund a Home Equity Loan before August 31, 2009 and you'll also **receive a \$100 Home Depot gift card.¹**

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)

1The \$100 Home Depot gift card is payable when your first mortgage or home equity loan or line-of credit has funded and the deed of trust relating to your purchase has been recorded. To qualify, loan must be funded and recorded by August 31, 2009. All loans are subject to credit approval. 2 APR=Annual Percentage Rate. Your actual rate will be determined by your individual credit profile and your property value. Maximum of 80% loan to value. Offer not valid for refinancing existing Cal Bear First Mortgage Loans.

You Can "Bank" on The Bear for Financial Security

About Your Deposit Insurance

The NCUA insures your accounts up to \$250,000 per depositor and up to \$250,000 for an IRA. However, accounts with different ownership (such as trusts and joint accounts) can be insured separately for up to \$250,000 or more as well. In the case where the named beneficiary on the account is a spouse, child, grandchild, parent, brother or sister of the owner, the funds in the accounts are insured for the owner up to \$250,000 **for each beneficiary.** See the example below.

EXAMPLE #1 - HUSBAND AND WIFE WITH INSURED ACCOUNTS TOTALING \$2,000,000.

Individual Accounts	
Husband	\$250,000
Wife	\$250,000
Joint Accounts	
Husband and Wife	\$500,000
Revocable Trust Account	
Husband in Trust for Wife	\$250,000
Wife in Trust for Husband	\$250,000

Individual Retirement Accounts	
Husband	\$250,000
Wife	\$250,000

EXAMPLE #2 - HUSBAND, WIFE & CHILD WITH INSURED ACCOUNTS TOTALING \$3,750,000.

Individual Accounts	
Husband	\$250,000
Wife	\$250,000
Child	\$250,000
Joint Accounts	
Husband, Wife and Child	\$750,000

Revocable Trust Account	
Husband in Trust for Wife & Child	\$500,000
Wife in Trust for Husband & Child	\$500,000
Child in Trust for Husband & Wife	\$500,000

Individual Retirement Accounts	
Husband	\$250,000
Wife	\$250,000
Child	\$250,000