

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 – 7/1/07

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 additional \$250,000.00.

NCUA National Credit Union Administration
FDIC Member Agency

EQUAL HOUSING LENDER



SUMMERTIME, AND THE LIVING IS EASY *with a First Mortgage from The Bear*

Do you have big plans for the Summer? Whether you want to buy your first home, upgrade to a larger home, or refinance your existing mortgage, Cal Bear's First Mortgage Loans can help you realize your dreams.

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

Even if you've had credit or documentation problems, or you're a first-time borrower with limited credit history, we're here to help. We provide mortgage products designed for a variety of needs. We feature:

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

INCENTIVES FOR SUMMER FUN ...

Still on the fence about applying for your first mortgage loan? To help make that decision easier we'll give you a **\$100 Home Depot gift card*** when your loan is funded. AND, everyone who funds a First 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 July 31, 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 July 31, 2007 will be entered to win the \$500 Best Buy Gift Card. The drawing for the Best Buy Gift Card will be held on August 10, 2007.*

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.

INDEPENDENCE DAY
LABOR DAY (observed)

Wednesday, July 4, 2007

Monday, September 3, 2007

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

BEAR FACTS

JULY 2007

WANT TO GET AWAY?

USE YOUR CAL BEAR VISA CREDIT CARD & YOU COULD WIN A 7-DAY CRUISE TO MEXICO



Next time you pull out a credit card, be sure it's your Cal Bear VISA Credit Card. That's because for a limited time, you're eligible to win ...

A NEW WINNER EVERY MONTH! Every month between now 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 CRUISE TO MEXICO. That's not all. In January of 2008, 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.

IT'S NOT TOO LATE TO PLAY. If you don't already have a Cal Bear VISA Credit Card, apply for one today and don't miss out on the action. Our VISA Credit Cards are loaded with convenience and rewards such as low interest rates, no annual fee, no cash advance fees, 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!

For questions, or to apply for a VISA Credit Card, call (800) 954-2327 or visit www.calbearcu.org

* 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 a 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.

Earn More on Your Savings

4.03% APY¹

**High Rate Money Market Account
With a minimum deposit of \$10,000**

Our Money Market Account combines the features of a higher-yielding savings account with check writing and withdrawal capabilities.

7.45% APY¹

Income Advantage Term Share Certificate

Initial APR for the first 3 months of your 12-month term³

Perfect for a higher yield over a longer term. You get the advantage of a high initial 7.45% APY for the first 3 months of your 12-month term, with a blended 5.207% APY over the life of the certificate.²

Regardless of which account you choose to open you can take advantage of our **"Money Match Program."** Using Money Match, you are allowed to move **one dollar of existing Cal Bear deposits into your new account for every one dollar of new money** that you bring over from another financial institution.³ And, you can rest assured that your funds are insured up to \$350,000 by the National Credit Union Administration and American Share Insurance.

The highest yielding savings accounts aren't always the ones advertised in the newspapers or on television. Our **4.03% APY High Rate Money Market** and **5.207% APY Income Advantage Term Share Certificate** offer yields that are well above Wells Fargo and Bank of America. See for yourself:



YOU'LL HAVE TO HURRY BECAUSE THESE SPECIAL OFFERS ARE ONLY AVAILABLE UNTIL JULY 31, 2007. CALL (800) 954-2327 TODAY TO OPEN YOUR ACCOUNT.

¹ APY = Annual Percentage Yield. Minimum initial deposit of \$10,000 is required to open this account. The initial deposit into the account must be new money.

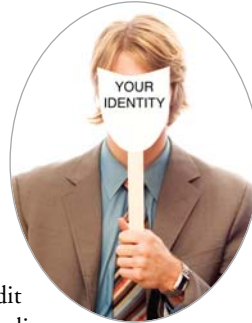
² The 7.45% Annual Percentage Rate will be earned for the first 3 months of the 12-month term of your Term Share Certificate. After the introductory period the Annual Percentage Rate will adjust to that of a standard 12-month Term Share Certificate, currently 4.3860%. The blended yield on this Share Certificate as of 07/11/07 is 5.207%.

³ Money Match is a dollar for dollar match program that will only apply to members who bring new money to Cal Bear CU. For example you open a High Rate Money Market Account with \$10,000 from a big bank you will be allowed to move a maximum of \$10,000 from a Cal Bear account(s) into your new High Rate Money Market Account. Money Match applies to your opening deposit only. Please see the credit union for complete details.

IDENTITY THEFT SHIELD

Working to keep your identity safe

To help our members combat identity theft, we've 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.

We are committed to helping you keep your personal information safe. That's why we encourage you to sign up for Identity Theft Shield. For less than fifty cents a day, you can take an important step toward protecting your identity.

SIGN UP ONLINE

Signing up for Identity Theft Shield is quick and easy. In just a few minutes, you'll be on your way to protecting your identity. All you need to do is visit the Member Education Section of our website and click the "Identity Theft Solutions" link.

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, 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 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 November 1, 2007. The Election will be held at the Cal Bear Credit Union Annual Meeting.

www.calbearcu.org ...

It's the coolest spot on the web for all your banking needs.

Access your Cal Bear accounts from your favorite spot anytime.

E-Bear Online Banking - FREE!

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

Electronic Statements - FREE!

- Secure Website Access
- Get your statement the day it is created
- Protection from identity theft
- 12 consecutive months of statement history
- Print your statements when you need them absolutely FREE.

Online Bill Payment - FREE!

- Eliminate the cost of stamps
- Skip the hassle of check-writing
- One-time or recurring payments
- Secure encrypted online system
- Account Aggregation with Money HQ³

Signing up is as easy as 1,2,3 ...

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.

Win a \$50 iTunes Gift Card²

Anyone who pays five bills through our Online Bill Payment Service during any given month between now and December 31, 2007, will be entered to win a \$50 iTunes Gift Card.²

Coming Soon ... Enhanced Security for E-Bear Users!

We all know that online security is a big concern for those of us who make financial transactions over the internet. The stories of "phishing" e-mails and other heavily publicized internet scams can make even the most savvy internet user think twice about shopping or banking online.

Here at Cal Bear protecting your information from online predators is one of our top priorities. So on August 1, 2007 we will enable enhanced security features on your e-Bear account that will further ensure the safety of your personal information. Just some of the additional security features are ...

Multi-factor authentication combined with strong two-factor authentication to provide unparalleled secure Internet transactions and commerce.

- Selectable the levels of security.
- No key fobs, bingo cards or other hard to manage devices.
- Ability to log in from anywhere immediately!
- Email and cell phones are NOT required!

If you have any questions about the enhanced security features please call us at (800) 954-2327.

¹ Online Bill Payment is subject to a \$1.95 enrollment fee and a \$5.95 monthly fee. These fees have been waived for the promotional period. ² Member must pay a minimum of 5 bills during each calendar month to qualify for that month's drawing using the Cal Bear Online Bill Payment Services to qualify. Winners will be announced by the 10th of the month following the winning transaction. ³ Additional fees may apply.

Quick Approvals, Competitive Rates, and Great Selections ... *Nothing beats Cal Bear and Autoland*



It pays to be a credit union member. As a member-owned financial cooperative, we're able to offer lower rates and better terms for vehicle loans than most banks and dealers.

And now, we offer the best auto-buying experience available to credit union members ... Autoland. Serving credit union members for over 35 years, Autoland offers new and used cars, with most any make or model available at exclusive discounts.

**>>> To apply for a loan, call (800) 954-2327, or visit www.calbearcu.org.
>>> To shop for your car, visit Autoland online at www.autoland.com.**

* Annual Percentage Rate. 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.

AUTO LOANS FROM THE BEAR

- Affordable rates - as low as 5.74% APR*
- Terms up to 84 months*
- 100% financing available
- GAP insurance
- Mechanical Breakdown Insurance