

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

AutoSeekers
www.autoseekers.org

TERM SHARE CERTIFICATE RATES EFFECTIVE – 9/1/06

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.

**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 & services subject to change. Loans and credit cards subject to credit approval.

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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
Member Since 1970

EQUAL HOUSING LENDER



CAL BEAR'S ONLINE SERVICES PACKAGE

At home, in the office, or on the road, access your accounts on your schedule.

FREE Online Banking – Check account balances and history, transfer money, make loan payments, and view check copies 24 hours a day from the comfort of your home.

FREE Online Bill Pay¹ – Say goodbye to stamps and trips to the post office. Once you set up payees and pay dates, all you have to do is enter how much to pay each time, and you're done! For added convenience, manage all of your financial accounts online with our Money HQ Account Aggregation Service.²

FREE e-Statements – View your account statement on our secure website the day it's generated. Online statements are ready to print any time you need them.³

IT'S EASY TO SIGN UP:

1. Visit WWW.CALBEARCU.ORG or WWW.UDFCU.ORG.
2. Log in with your account number and TeleBear password. If you don't have a password, please contact us at 800.954.BEAR (2327).
3. Once logged on, click on the Bill Payment or e-Statement buttons on the left menu. Follow a few simple steps to sign up.

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 Additional fees may apply.

³ You will receive an e-mail notification when your e-statement has been created. e-Statements take one statement cycle to go into effect.

SIGN UP NOW TO WIN A FREE IPOD SHUFFLE

Pay three (3) bills using our Online Bill Payment Service each month, and you could win an iPod Shuffle! There will be one iPod winner each month, now through 12/31/2006.

MARK YOUR CALENDAR

Cal Bear will be closed to observe the following holiday:

COLUMBUS DAY	Monday, October 9, 2006
VETERANS DAY	Friday, November 10, 2006
THANKSGIVING DAY	Thursday, November 23, 2006 Friday, November 24, 2006
CHRISTMAS DAY	Monday, December 25, 2006
NEW YEAR'S DAY	Monday, January 1, 2007

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.

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

BEAR FACTS

OCTOBER 2006

AS LOW AS 6.75% FIXED APR¹ HOME EQUITY LINE OF CREDIT

... GUARANTEED FOR 12 MONTHS



Looking for a smart way to borrow money for life's major purchases? Whether it's money for a new car, school expenses, home improvements, or debt consolidation, a Cal Bear Home Equity Line of Credit (HELOC) is your best choice for a low rate loan.

And if you apply before December 31, 2006, you'll receive a fixed rate as low as 6.75% APR on your initial advance ... guaranteed for 12 months!

- BORROW UP TO 80% OF HOME'S APPRAISED VALUE (LESS ANY LIENS)
- GENEROUS TERMS UP TO 15 YEARS²
- LOAN AMOUNTS UP TO \$750,000
- INTEREST MAY BE TAX DEDUCTIBLE³

Offer Ends December 31, 2006

To apply for your Home Equity Line of Credit and take advantage of a fixed rate as low as 6.75% APR for the first 12 months, stop by one of our convenient branch offices, call us at **(800) 954-BEAR**, or visit our website at www.calbearcu.org or www.udfcu.org.

¹ APR = Annual Percentage Rate. The rate, as low as 6.75% APR, is fixed for the first 12 months of the loan with a minimum initial advance of \$25,000 and must be 80% LTV. 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. The Annual Percentage Rate (APR) will be calculated by using the prime rate as listed in the New York Times on the second Tuesday of the month, currently 8.25%, and subtracting 1.50%. Offer not valid for refinancing existing Cal Bear Home Equity Loans or Lines-of-Credit. ² 10 year terms are available on Home Equity Term Loans only. ³ Consult your tax advisor.

Want to receive a
100% discount
on your holiday shopping?



IT'S CAL BEAR'S WIN WHAT YOU BUY EXTRAVAGANZA

Looking for a way to make holiday shopping a little more affordable? With Cal Bear's Win What You Buy Extravaganza, we're giving members a chance to receive a 100% discount on their shopping. All you need to do is use your Cal Bear VISA credit card at least three times per month, and you could be eligible to receive a 100% discount off one of your purchases.*

IT'S EASY TO QUALIFY!

Between now and December 31, 2006, use your Cal Bear VISA credit card at least **THREE TIMES** per month and, you'll be entered into our monthly drawing for a chance to receive one of your purchases for free.* There are no forms or entry blanks to complete. Use your card and you are entered to win ... It's that easy.

A NEW WINNER EVERY MONTH

Every month until December 31, 2006, we will randomly select ONE winner and notify them which one of their VISA purchases for that month will be paid. It's our way of rewarding cardholders for choosing their Cal Bear VISA credit card instead of a card from one of the "big banks."

Don't settle for a 10%, 20% or 30% discount this holiday season... use your Cal Bear VISA credit card and you may receive an extraordinary 100% discount!

* Value of Monthly Prize - Minimum value of \$50, up to \$250 maximum. One winner each month will be randomly selected from all members who perform a minimum of THREE (3) 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 free purchase 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, 2006. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.

RISING ADJUSTABLE RATES TAKING THEIR TOLL?

REFINANCE WITH CAL BEAR & GET A FIXED RATE MORTGAGE

It's all over the news ... interest rates are rising. For homeowners with adjustable rate mortgages, you've probably noticed your monthly payments have been rising too. If your monthly payments are starting to make your dream house seem more like a nightmare, we may have the answer: **refinance the adjustable rate mortgage you have at a big bank or mortgage company with Cal Bear.**

For example: It's still possible to get a \$300,000, 30-year fixed rate loan with a payment under \$1,850 per month.¹ As a fixed rate loan, your monthly payment will never change no matter how high interest rates rise. Our mortgage loans are easy, affordable and have NO application fees, pre-payment penalties or annual fees. **And, as an added incentive if your act now, you can receive a cash incentive of up to \$250.²**

YOU'LL HAVE TO HURRY! THIS OFFER EXPIRES DECEMBER 31, 2006.

To take advantage of this unique opportunity and collect your \$250 in cash,² call one of our Real Estate Lending Experts at (800) 954-BEAR (2327) or visit our Home Loan Center online at www.calbearcu.org or www.udfcu.org.

¹ This monthly payment is for illustration purposes only. Your actual loan terms will be based on your individual credit profile and the loan options that you choose. The illustration is based on the following information: \$300,000 loan amount, 30 yr fixed rate term with an Annual Percentage Rate of 6.250% with 1 point, monthly payment amount of \$1,847.08. New purchase, with impounds, 20% down.

² The \$250 cash rebate is payable as follows: \$100 is payable on receipt of a completed first mortgage loan application package as outlined below:

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)

The remaining \$150 is payable when your first mortgage loan has funded and the deed of trust relating to your purchase has been recorded.

Offer not valid for refinancing existing Cal Bear or UDFCU First Mortgage Loans.



WHEN IT COMES TO CAR FINANCING,
IT'S A JUNGLE OUT THERE ...



FEELING LOST?

*We'll Help You Find
the Way to Great Rates*

AUTO LOANS AS LOW AS 6.24% APR¹

Finding the right car loan is just as important as finding the right car. With so many different options available, it's easy to get lost in a maze of choices. That's why we keep financing simple, convenient and most of all ... affordable. There are no secrets or mysteries here. As a not-for-profit financial cooperative, we're able to offer our members the best deals around. And we do it quickly and easily without all of the confusion.

FREE Navigation System²

And to make sure you never get lost wherever you go, members who finance an auto loan with Cal Bear will be entered in a drawing to win one

of two Garmin Street Pilot C340 portable navigation systems. And, if you use your loan to buy a car from AutoSeekers, your name will be entered into the drawing twice.

Don't Lose the Trail ... Act Now!

This offer expires December 31, 2006. To apply for a new loan, stop by the credit union, call our Loan Center at (800) 954-BEAR (2327) or visit our web site(s) at www.calbearcu.org or www.udfcu.org and apply online.

To contact AutoSeekers, call (888) 288-6520 or www.autoseekers.org and one of their Auto Advisors will begin searching for your car.

¹ Annual Percentage Rate = APR. Rates as low as 6.24% APR are valid on new and pre-owned auto loans with a term of up to 60 months and up to 100% financing. All loans are subject to credit approval and your actual rate will be based on your individual credit profile. ² The two (2) navigation system winners will be randomly selected from all California Bear and United Defense Credit Union members who take out a new auto loan or refinance an existing auto loan with another financial institution with Cal Bear or UDFCU. The Grand Prize Drawing will be held on January 10, 2007.

Offer not valid on refinancing of existing Cal Bear or UDFCU auto loans. Please contact the credit union for complete details.

Let us help you get the best deal.

EXPERIENCE THE AUTOSEEKERS DIFFERENCE

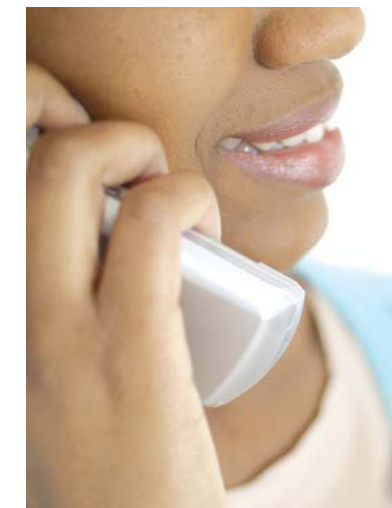
Getting the "best deal" on your car purchase isn't always easy. But with AutoSeekers top-notch service, we can help you get the best deal on your new or pre-owned car purchase by helping you get financing and by advising you on your trade. Instead of driving from dealer to dealer comparing offers and haggling over your deal, let AutoSeekers locate the car you want with financing and a price you can afford.



Simply visit our website at www.autoseekers.org and build your own car online, anytime 24 hours per day. We'll begin looking for your car right away and once we've found your vehicle we'll deliver it to your doorstep.

If you want to pick up a car today, or just want to kick the tires before you buy, simply stop by the AutoSeekers car lot to see what we have on sale. And best of all, because AutoSeekers is owned by Cal Bear, you can shop in a peace, free from high-pressure salesmen.

To find your car call AutoSeekers at (888) 288-6520, visit the AutoSeekers car lot at 11637 East Garvey Ave. in El Monte, or log on to www.autoseekers.org today.



VISHING: THE LATEST IN INTERNET FRAUD

As Internet users grow wise to online fraud techniques such as phishing, con artists are devising new ways to steal your identity. Security experts are now warning consumers of the latest scam: **vishing (voice-phishing).**

With phishing, recipients would receive an email message instructing them to click on a link to confirm personal information. The link is connected to a fake website used to "phish" or harvest personal information such as passwords and account numbers.

With vishing, there isn't a link. Instead, the email message urges the recipient to call a phone number to confirm personal information. The goal is to get the victim to turn over their credit card information.

Some vishing attacks come as calls out of the blue, in which the con artist already knows your credit card number. This increases the perception of legitimacy. What the caller really wants is the valuable three-digit security code on the back of the card.

To reduce your chances of being a vishing victim, do not turn over private information based on an email request. If you receive a phone call asking to provide or confirm personal information, hang up and call your financial institution with the number on the back of your credit card.