



PAYING TOO MUCH FOR INSURANCE?

Call United Insurance Partners!

If your insurance bills seem too high or if you're unsure whether you have enough coverage, we have the answer:

Call United Insurance Partners (UIP).

Cal Bear has partnered with UIP to bring a "one stop shop" for low cost auto, homeowners and recreational vehicle insurance to our members. UIP's experienced agents specialize in finding the best coverage and lowest rates by quoting more than 30 leading insurance companies. UIP also offers service in Spanish.

For more information, or to receive a "quick quote," visit our website at www.calbearcu.org, go to the auto or home loans page and click on the UIP 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, 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.

MARK YOUR CALENDAR Cal Bear will be closed to observe the following holidays:

- Columbus Day** Monday, October 12, 2009
- Veteran's Day** Wednesday, November 11, 2009
- Thanksgiving** Thursday, November 26, 2009
- The Day after Thanksgiving** Friday, November 27, 2009
- Christmas Eve** Thursday, December 24, 2009 (Open 1/2 day)
- Christmas Day** Friday, December 25, 2009
- New Year's Day** Friday, January 1, 2010

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 – 10/1/09

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

TERM SHARE CERTIFICATES

Term	APY*
30 Day**	.351%
3 Month	.551%
6 Month	.803%
12 Month	1.005%
24 Month	1.561%
36 Month	2.018%
48 Month	2.427%
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.
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.

© Copyright 2009 California Bear Credit Union



300 S. Spring St. #1215
Los Angeles, CA 90013
(213) 830-4100



BEAR FACTS



★ Declare Your Independence from Big Bank Fees ... Open a FREEdom Checking Account

Tired of paying high bank fees simply to use your money? Come to The Bear and get a checking account that pays you back. With our new and improved FREEdom Checking, we'll pay you \$5 per month to use your Cal Bear Visa Check card.¹ It's just one of the many perks of our FREEdom Checking Account. Here are some other features we're sure you'll love:

When you use **FREEdom Checking**, you'll have access to a one-of-a-kind account:

- \$25 minimum to open | **UNLIMITED CHECK WRITING** | No per check charges
- NO MINIMUM BALANCE REQUIREMENT** | No Direct Deposit Requirement | **FREE** E-bear Online Banking | **FREE ONLINE BILL PAYMENT** | **FREE** Electronic Statements | Unlimited **FREE** transactions at Cal Bear and 35,000 COOP ATMs nationwide | **ACCESS TO OVER 5,800 CU SERVICE CENTER BRANCHES TO MAKE DEPOSITS AND WITHDRAWALS** | Get up to \$60 per year for using your debit card¹

Open FREEdom Checking and receive \$25!²

For a limited time, we'll deposit \$25 into any new FREEdom checking account. Simply open a FREEdom checking account before November 30, 2009 to receive your \$25 bonus deposit.

To open a Checking Account and receive \$25, call (800) 954-2327 or visit www.calbearcu.org

1 Must have a minimum of 10 signature based debit card transactions per month to qualify for the \$5 monthly incentive. The \$5 incentive is considered taxable income by the IRS.
2 Offer is for new checking accounts only. Offer not valid for the rollover of existing checking account holder conversions.



★ The Bear is Everywhere You Are – for FREE!

Whether you're traveling across town or across the country, a Cal Bear affiliated branch or network ATM could be right around the corner. Cal Bear is part of both the CU Service Center network and the CO-OP ATM network, providing you FREE convenient account access at more than 5,800 branches and over 28,000 ATMs throughout the United States.

A Mortgage Solution For Today's Homebuyer

If you're looking to purchase or refinance a home, you need a mortgage lender that is looking out for your best interest ... not focused simply on making a profit.

Cal Bear's Mortgage Program offers you lending rates and terms that will give you the edge you need to buy the home you want. And as a not-for-profit credit union, our professional Real Estate Lending Experts are here to help you, not make a sales commission. So whether it's a first home for a new family, a move to a larger home, or a much-needed vacation home, we can help you secure a loan that is fair, stable and solid.

Cal Bear's Mortgage Solution:

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

Act now and receive \$250 off your closing costs¹

We'll help you get a head start on decorating your new home! Simply fund your loan before November 30, 2009, and you'll receive \$250 off your closing costs.¹

Hurry! Offer expires November 30, 2009

To take advantage of The Bear's mortgage program with \$250 off your closing costs, 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 statements 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)

¹ The \$250 incentive is payable when your first mortgage has funded and the deed of trust relating to your purchase has been recorded. To qualify, loan must be funded and recorded by November 30, 2009. All loans are subject to credit approval. Maximum of 80% loan to value. Offer not valid for refinancing existing Cal Bear First Mortgage Loans.

* Don't miss out on the First-Time Home Buyer Tax Credit

Did you know that a federal tax credit of up to \$8,000 is available for qualified first-time home buyers purchasing a principal residence on or after April 8, 2009 and before December 1, 2009? Visit www.irs.com for more information and eligibility requirements.



Are You a Homeowner?

Tap into the POWER of your home's equity



If you already own a home, you can use the equity in your home to get cash today.

Whether you need a new car, to pay for tuition or consolidate high-rate debt, a Home Equity Loan or Line-of-Credit is the smart way to borrow. Fund a Home Equity Loan or Line-of-Credit before November 30, 2009 and you'll 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)

¹ APR= Annual Percentage Rate. Your actual rate will be determined by your individual credit profile and your property value. ²The \$100 Home Depot gift card is payable when your 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 November 30, 2009. All loans are subject to credit approval. Maximum of 80% loan to value. Offer not valid for refinancing existing Cal Bear Home Equity Loans.

Make the Holidays

a Little Brighter

Use your Cal Bear Visa Credit or Check Cards for all your holiday shopping and you could win \$250.¹

This holiday season be sure to carry your Cal Bear VISA Credit Card or Check Card. That's because if you use either card at least ten times in October, November or December, you'll be entered to win **\$250 in cash**,¹ And with more than 19 million participating VISA merchants worldwide, you can use your Cal Bear card wherever your holiday adventures take you.

Don't Have a Cal Bear Card? Don't worry

Don't miss your chance to win \$250—apply for a VISA Credit Card today. Our VISA Credit Cards offer rewards, no annual fees, no cash advance fees, and free travel accident insurance. And if that's not enough, we offer **FIXED Annual Percentage Rates (APR) as low as 7.99%**.²

Want a Cal Bear VISA Check Card? Simply open a Cal Bear checking account and we'll have your card ready in time for your holiday shopping.

This holiday season, shop with The Bear and you could win \$250!¹

To apply for a VISA Credit Card or open you Cal Bear checking account, call (800) 954-2327 or visit www.calbearcu.org

¹ One winner will be randomly selected from all members who perform a minimum of TEN (10) qualifying transactions during the promotional period on their Cal Bear VISA or VISA Check cards. A qualifying transaction is defined as transactions you make with your Cal Bear VISA Credit or Debit Card. Transactions that require a PIN and cash advance transactions do not qualify. All 10 qualifying transactions must be done on one Cal Bear Credit or Debit Card. Transaction totals from different card types or numbers can not be combined. The winner will be notified by the 10th of January 2010. Employees of Cal Bear Credit Union and their subsidiaries are not eligible.

² 7.99% Fixed APR available on the Platinum Visa Credit Card only.