

CU Connection

SoCal

A Publication for Members of Credit Union of Southern California
Fall 2018



Susan of La Habra
Member Since 2003

INSIDE:

- Message From Our President/CEO
- Debit Card Payback Sweepstakes
- Ask CU SoCal—Savvy Spending Without Breaking The Bank
- CU SoCal Credit Card Rewards
- Board And Supervisory Committee Nominations
- Smart-Start Seminars And Webinars



Credit Union of
Southern California

866.287.6225 | CUSoCal.org

Fulfilling Dreams

Eleanor Roosevelt once said, "The future belongs to those who believe in the beauty of their dreams." Whether your dream is home ownership, a brand new car, or a comfortable retirement, at Credit Union of Southern California (CU SoCal), we're here to help.

Over our 64-year history, we have adopted the credit union philosophy of "People Helping People" because our goal is to help you achieve yours. We work with you to make your dreams a reality, sooner rather than later. As a credit union, we can do this thanks to our unique business model where our profits are returned to you, our Member-owner. From competitive rates to personalized service to honest, insightful advice, we give you greater control over your future and help make your financial goals a reality.

In celebration of your dreams and the dreams of all credit union Members across the globe, I'm pleased to share that we're bringing back our "Dreams Thrive Here Payback Sweepstakes"¹ for this year's International Credit Union Day. During our week-long celebration of this annual event, we'll be reimbursing \$20,000 in CU SoCal Debit Card purchases. And, as a thank you to those of you who select your CU SoCal Visa® Credit and Debit Cards to shop on Black Friday, we will be supporting the dreams of many families with sick children in our community with a \$10,000 donation to our local Children's Miracle Network Hospital, CHOC Children's.²

Whatever dreams you have, we're here to provide you with the tools and financial expertise you need, as well as the highly competitive products and personalized service you deserve. Thank you for your continued CU SoCal Membership. You are a vibrant part of the credit union difference and it's

our honor to help make your dreams a reality.

Sincerely,



Dave Gunderson
President/CEO

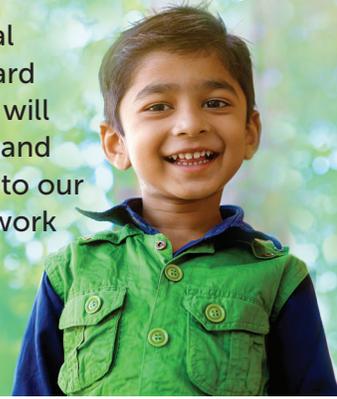


An Extra Rewarding Black Friday

When you use your CU SoCal Visa® Credit Card or Debit Card FRIDAY, NOVEMBER 23, you will earn Dream Points rewards² and support a \$10,000 donation to our local Children's Miracle Network Hospital, CHOC Children's.



² CU SoCal Dream Points rewards applies to Rewards Checking account holders with debit card purchase transactions of \$1.50 or more. CU SoCal Credit Card purchases of \$0.50 or more will qualify for Dream Points.



DREAMS Thrive HERE

DEBIT CARD PAYBACK SWEEPSTAKES

YOUR PURCHASE COULD BE ON US

To celebrate International Credit Union Day, CU SoCal is bringing back the **Dreams Thrive Here Debit Card Payback Sweepstakes**. During the week-long celebration, you will earn Dream Points rewards and we'll reimburse a total of \$20,000 in CU SoCal Debit Card purchases.¹

To be entered for your chance to win, simply make credit/signature-based purchases with your CU SoCal Debit Card **October 8-12, 2018**. For complete details, visit CUSoCal.org/Payback.



¹ Dreams Thrive Here Debit Card Payback Sweepstakes: Use your CU SoCal Debit Card and sign or select credit for your purchases the week of October 8-12, 2018, and you will have the chance of being reimbursed for your qualified purchase up to \$50. **NO PURCHASE REQUIRED OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.** Membership and/or purchase does not improve chances of winning. Sweepstakes open to legal U.S. residents who are 18 or older. Void where prohibited. Winners will be randomly selected and notified by October 31, 2018. Odds of winning depend on the number of non-purchase and qualified credit/signature-based transactions per day. CU SoCal will reimburse \$20,000 cash over a five-day period. To qualify for the promotion incentive, debit card purchases must settle between October 8-12, 2018. Purchases must occur as credit/signature-based transactions. Payment and ATM related transactions do not qualify. Winners will assume any and all federal or state tax liability and agree to allow his/her likeness to appear in CU SoCal's marketing and promotional materials. Employees of CU SoCal and their family members are not eligible to win. Individuals may enter by emailing their name, address, telephone number, and email address to info@CUSoCal.org, subject line "Dreams Thrive Here Debit Card Payback Sweepstakes" or mail their entry to Credit Union of Southern California, Dreams Thrive Here Debit Card Payback Sweepstakes, Attn: Marketing, P.O. Box 200, Whittier, CA 90608-0200. Entries must be received by October 12, 2018. For Official Rules, visit CUSoCal.org/Payback.



ASK CU SoCal

Dear CU SoCal,

This has always been my favorite time of year. As a result, I tend to get a bit carried away with my spending. While I'm not looking to become a "scrooge," I am looking for a few ways to get in the holiday spirit without over-spending this year. Got any tips?

The More Saving the Merrier

Dear Merrier,

We completely understand. Decking the halls and dashing through the malls can add up quickly. And, it doesn't help that prices for just about everything seem to go up during the holidays. Here are our top three tips for savvy spending without breaking the bank this holiday season.

1. Start early.

Thoughtfulness and time are two things money cannot provide, but they make all the difference when gift-giving. Give yourself ample time to think of the gifts you want to make or buy as well as budget for your gift giving will allow you to spend less whimsically and find better deals.

2. Add a dedicated sub-savings account.

Finish the holidays with an unbruised wallet by taking time to add a sub-savings account with your pre-determined holiday budget. CU SoCal allows you to have up to nine sub-savings accounts for each of your savings goals. Dedicating one for the holidays will help you easily keep track of how much you're spending and not go beyond.

3. Focus on what's truly important.

Remember that this season isn't about quantity, but rather quality. Base your decorating and gift buying on sentiment rather than dollar value, and focus on the countless blessings you already have.

—Your friends at CU SoCal



Personal, Helpful Service

After her husband passed away in 2003, Susan found managing the family's finances to be complicated, and her current bank unwilling to help her. She quickly turned to CU SoCal for the personal service that only a local credit union can provide.

"The wonderful team at the Orange branch welcomed me and helped me to organize and

consolidate my various accounts to make managing my finances simpler. Through the years they also showed me the many conveniences available within Online Banking to help save me time. My favorite time-saver is Bill Pay. I love that I can pay my bills automatically each month and that I can save on postage too."

—Susan of La Habra



ENJOY **1.99%**^{1,2} APR ON PURCHASES WHILE EARNING REWARDS

REWARDING CU SOCIAL CREDIT CARDS

- 1.99% promo APR for 12 months on purchases made within the first 90 days of opening a new Visa® Credit Card Account^{1,2}
- 1.99% promo APR on balance transfers for 12 months^{2,3}
- CU SoCal Dream Points rewards earned on qualified purchases—1 point earned for every \$1 spent⁴
- CU SoCal Dream Points redeemable for cash, air travel, gift cards, and merchandise⁴
- No transfer fee, no annual fee, no cash advance fee

Learn more at CUSoCal.org/CreditCard

¹ APR = Annual Percentage Rate. 1.99% promotional (promo) APR applies to purchases made within 90 days following the account opening and does not apply to cash advances. This reduced rate will remain on your purchase balances for 12 months. Promotion is valid on new credit card accounts opened by 12/31/18. Member must credit qualify. ² After promo, the APR will change to a non-variable rate of 10.90% on CU SoCal Platinum Credit Cards and CU SoCal Classic Credit Cards will change to a non-variable rate of 16.50% APR for balances \$2,500 or less, and 10.90% APR for balances more than \$2,500. ³ Offer valid on non-CU SoCal balances. Amount is limited to your approved credit line. Promo balances will be at 1.99% fixed promo APR for 12 months with a corresponding monthly periodic rate of .166% from the date posted. ⁴ Purchase transactions of \$0.50 or more qualify for CU SoCal Dream Points. For complete details, visit CUSoCal.org/DreamPoints.

Promo rate may be terminated on accounts delinquent 60 days or more. All offers subject to change.



Board and Supervisory Committee Nominations

Five Board Members and two Supervisory Committee Members are up for re-election in 2019. Elizabeth Camp, Robert Chaffino and Paul Moore have each been nominated to serve three-year terms, John Smith has been nominated to serve a two-year term and Dona Moseley has been nominated to serve a one-year term on the Board of Directors. Ed Paul and Bob Toohey have each been nominated to serve two-year terms on the Supervisory Committee.



The Nominating Committee has determined that these volunteers are qualified and have the necessary experience to serve our Membership. As a CU SoCal Member 18 years or older and in good standing, you are eligible to run for an elected position. Petitions for nominations of candidates for these positions will also be accepted. Petitions must be submitted by Friday, January 11, 2019, to the secretary of the credit union. A valid petition must have at least 500 signatures from CU SoCal Members, be accompanied by a signed "Willingness to Serve" statement, a signed "Code of Ethics/Statement of Consent," and a statement (not to exceed 250 words) detailing the candidate's qualifications for office and reasons for candidacy. Petition packages are available upon request from the Member Care Center at 866.287.6225.

New Pomona Branch Location

Our Pomona branch has moved to a new location in the Rio Rancho Towne Center, 723 Rio Rancho Road, Pomona.



Contact Us

Member Care Center 866 CU SoCal (866.287.6225)
 Monday-Friday 9 a.m.–6 p.m.
 Saturday 9 a.m.–1 p.m.
 Phone Banking 562.945.2214
 800.249.2328 toll-free
 Website CUSoCal.org
 Email info@CUSoCal.org
 Find ATMs Text zip code to 91989

@CUSOCAL

HOLIDAY CLOSURES

Veterans Day	November 12
Thanksgiving	November 22-23
Christmas Eve	December 24 (closed 1 p.m.)
Christmas	December 25
New Year's Eve	December 31 (closed 1 p.m.)
New Year's Day	January 1, 2019

GROWING TO SERVE YOU BETTER

Members.....	110,308
Loans.....	\$879,265,179
Assets.....	\$1,465,369,114

FINANCIAL HIGHLIGHTS as of August 31, 2018

Smart-Start Seminars

Join us for complimentary Saturday seminars held quarterly throughout the year. Attend one seminar or more—everyone is welcome!

SATURDAY—OCTOBER 20

- **Financial Planning Basics¹** | 10:30-11:15 a.m.
- **Breezing Through the Holidays** | 11:30 a.m.-12:15 p.m.
- **Buying a Home** | 12:30-1:30 p.m.

LOCATION:

Fullerton Public Library
 353 W. Commonwealth Avenue

REGISTER:

CUSoCal.org/Seminars
 WorkshopRSVP@CUSoCal.org

Webinars

SAFEGUARDING KIDS' IDENTITY AND ONLINE PRIVACY

Tuesday, October 9 | 10:30-11:30 a.m.
 Thursday, October 18 | 5:30-6:30 p.m.

BREEZING THROUGH THE HOLIDAYS

Tuesday, November 6 | 10:30-11:30 a.m.
 Thursday, November 29 | 5:30-6:30 p.m.

BECOMING A HOMEOWNER

Tuesday, December 4 | 10:30-11:30 a.m.
 Thursday, December 13 | 5:30-6:30 p.m.

REGISTER:

CUSoCal.org/Webinars
 WorkshopRSVP@CUSoCal.org

FOR MORE INFORMATION & RESOURCES:

CUSoCal.org/FinancialGuidance

1 Securities and advisory services offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Credit Union of Southern California (CU SoCal) and Investment Services located at CU SoCal are not registered broker/dealers and are not affiliated with LPL Financial. The investment products sold through LPL Financial are not insured CU SoCal deposits and are not NCUA insured. These products are not obligations of CU SoCal and are not endorsed, recommended or guaranteed by CU SoCal or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

