

CU Connection

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

Joel & Elizabeth of Lake Forest
Members Since 1996

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Credit Union *of*
Southern California

866.287.6225 | CUSoCal.org

A New Ending

Happy New Year to all, and welcome to the Members of Pacific Community Credit Union.

Zig Ziglar once said, "although no one can go back and make a brand new start, anyone can start from now and make a brand new ending." If you are one of the millions of Americans who began 2018 with a resolution to make "a brand new ending," it's likely you are starting now to save more money or get out of debt. And, it's our recurring resolution to help you achieve your 'brand new ending'—whatever it may be.

Whether you're looking for complete financial guidance, assistance with a specific financial goal, or just a second opinion, we'd love to help. We offer several, money-saving solutions including a low, introductory rate on balance transfers to a CU SoCal Visa® Credit Card. If you are looking for help with preparing for retirement, CU SoCal financial advisors are available to help you strategize ways to grow your nest egg. Or, if you're simply looking to grow your financial knowledge, we provide access to many tools and resources on our website including financial calculators, interactive online classes, information about weekend seminars, and access to one-on-one financial coaches.

At CU SoCal, we believe we are more than a place to save and borrow money. We are here to help you financially thrive. We look forward to helping you achieve your "brand new endings" in 2018.



Sincerely,

Dave Gunderson
President/CEO

Coming Soon! REWARDS CHECKING



- Earn points on your CU SoCal Debit Card purchases.
- Redeem points for cash, merchandise, travel, and gift cards at more than 2,000 online retailers.
- Protect your identity with three-credit bureau monitoring, assisted recovery service, and insurance coverage up to \$25,000.
- Earn interest on account balances with minimum debit card use.

With CU SoCal's new Rewards Checking coming soon, your everyday purchases will really pay off.

Financially Educated and Empowered

Our goal is to help you achieve your financial goals. From quick video tips and online classes to in-person workshops and one-on-one financial coaching, we'll help you become financially educated and empowered.

CU SoCal's free resources are designed for all levels of income and financial knowledge.

Certified Financial Coaches: Confidential, personal assistance to successfully manage finances.

Certified Financial Planners: Personal assistance with a specific goal or for complete financial guidance.

Financial Check-up: Personal analysis of your financial situation and tips from financial experts.

Online Classes: Twenty-four short and interactive educational modules available anytime from any smart device.

Smart-Start Saturday Seminars:

A consortium of classes to grow your knowledge and help gain financial freedom.

Videos: A library of brief, financial education videos.

Webinars: Live financial teaching from the comfort of wherever you are.

To learn more, please visit CUSoCal.org/Learn/Financial-Guidance.





ASK CU SoCal

Dear CU SoCal,
I monitor my accounts to help protect my identity, but it seems thieves and hackers continue to find more ways to strike. I'm hoping to add greater protection in 2018. Any tips you can offer?

Stepping Up Security in San Bernardino

Dear Stepping Up,

We applaud your resolution to increase the security around your accounts and your identity. The following measures may help to better safeguard your information.

1. Add a fraud alert. Placing a fraud alert on your credit report at all three credit bureaus notifies lenders and creditors who pull your report to take additional steps to verify your identification before they extend a credit line or loan in your name. This can help prevent a thief from

opening any new accounts in your name and reduce your chances of becoming a victim of identity theft. Fraud alerts are good for 90 days. After 90 days, they will expire and need to be renewed at all three bureaus.

2. Add a credit monitoring service. Several companies specialize in identity protection and recovery services. They provide you with immediate notifications when new credit is opened or fraudulent activity is suspected. However, these services are typically costly. The good news is, later this year, CU SoCal Members can take advantage of a monitoring service of all three credit bureaus along with identity theft investigation and recovery services, plus



\$25,000 of identity theft insurance as part of CU SoCal's new Rewards

Checking Account.

3. Add Debit Card Purchase Alerts. By signing up for CU SoCal Card Guard within Mobile Banking, you'll be alerted on your mobile device each time your CU SoCal Visa® Debit Card is used. Don't recognize a transaction? Card Guard also allows you to immediately turn your card off to prevent additional unauthorized purchases. Please visit CUSoCal.org/CardGuard for helpful tips about using CU SoCal Card Guard.

We hope you find these tips helpful.

Your friends at CU SoCal



David, Elizabeth, and Joel of Lake Forest

More Smiles to the Gallon

Elizabeth first learned of CU SoCal through her employer and was thrilled to hear about the potential savings Membership could bring her and her family. Soon after, Elizabeth, her husband, Joel, and their son, David, all became Members.

"We quickly turned to CU SoCal to finance our auto loans and are very grateful for the money CU SoCal has saved us. All

of the employees at CU SoCal are very kind, helpful, and caring."

Elizabeth and her family also appreciate the optional loan protection services to help protect their new purchases.

"Now our son is looking to purchase a car and he knows CU SoCal will be there to help him every step of the way."

—Elizabeth, Lake Forest

Get Extra Cash—Without The Extra Cost

We know extra cash goes a long way toward making your plans happen.

Access up to 90% of your home's equity—for repairs, renovations, or just about anything—in a lump-sum loan or revolving credit line that can be used over and over again. Apply today at CUSoCal.org or call 800.698.7196.

No points. No fees. No up-front costs.

1.99%¹ APR | **4.00% - 16.00%¹ APR**
12 month intro rate | rate after 12 months



¹ APR=Annual Percentage Rate. The introductory discounted 1.99% APR (intro rate) is fixed for the first 12 months (365 days), after which it will convert to the current prime rate plus margin or the floor rate, whichever is higher, and will be variable and subject to change quarterly. Limited to one promotional rate per property. Does not apply to subsequent credit limit increases or refinances. The fully indexed rate (index plus the Margin) may adjust quarterly. The minimum interest rate is 4.00% APR and the maximum interest rate is 16.00% APR. APR is based on loan amount and Combined Loan-to-Value (CLTV). Intro 1.99% APR is available on one California property and does not apply to subsequent credit limit increases, refinances, and previous or existing CU SoCal HELOCs. A \$10,000 immediate draw is required upon opening. CLTV not to exceed 90%. Member does NOT pay lender costs. Early closure cost reimbursement may apply—if the HELOC is closed within 36 months of the open date, the Member will reimburse CU SoCal all third party fees incurred as disclosed in the final closing disclosure. Maximum loan amount is subject to credit qualification and appraised property value. Members must credit qualify. Offer subject to change. NMLS #45478





Annual Meeting

Members 12 years and older are invited to join us for cookies and coffee while hearing credit union highlights from our President/CEO.

Tuesday, March 27 at 4 p.m.

Brea Community Center, 695 E. Madison Way

RSVP by March 23

Email RSVP@CUSoCal.org, visit CU SoCal.org, call 562.365.1882, or 866.287.6225 toll-free.

Save With a CU SoCal Credit Card

Transfer your balances and lower your rate with a CU SoCal Visa® Credit Card.

1.99%¹ APR
12 month intro rate

- 1.99% promo APR for 12 months on balance transfers¹
- No transfer fee, no annual fee, no cash-advance fee
- Credit line up to \$30,000

¹ APR=Annual Percentage Rate. Offer valid on non-CU SoCal balances. Amount is limited to your approved credit line. Promotion balances will be at 1.99% fixed promo APR for 12 months with a corresponding monthly periodic rate of .166% from the date they are posted. After promo, rate will change to a non-variable rate as low as 10.90% APR. Promo rate may be terminated on accounts delinquent 60 days or more. Offer subject to change.

Sweepstakes Winners

Congratulations to the 520 winners of our "Dreams Thrive Here" Debit Card Payback Sweepstakes. In honor of International Credit Union Day, \$20,000 in CU SoCal Debit Card purchases was reimbursed during the week-long celebration October 15-19.

New Branch Locations



Welcome new Members from Pacific Community Credit Union! With this partnership, we've added two new branch locations in Irvine at 18600 Von Karman Ave., and La Habra at 1202 S. Idaho St., Suite H.

On January 22, we will also open a new branch in Costa Mesa at 1835 Newport Blvd., D-152.

Contact Us

Phone 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 location to 91989

@CUSOCAL

HOLIDAY CLOSURES

| | |
|----------------------------|---------------------|
| New Year's Day | Monday, January 1 |
| Martin Luther King Jr. Day | Monday, January 15 |
| President's Day | Monday, February 19 |

GROWING TO SERVE YOU BETTER

| | |
|--------------|-----------------|
| Members..... | 96,712 |
| Loans..... | \$679,306,319 |
| Assets..... | \$1,241,358,030 |

FINANCIAL HIGHLIGHTS as of November 30, 2017

Smart-Start Seminars NEW—Saturday Series

Join us for complimentary Saturday seminars held throughout the year. Learn helpful tips on a variety of topics designed to enhance your financial success. Attend one seminar or more—everyone is welcome!

SATURDAY—JANUARY 20

- Retirement Basics² | 10:30-11:15 a.m.
- Credit Card Makeover: Getting Out of Debt | 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/Learn/Financial-Guidance
- WorkshopRSVP@CUSoCal.org
- 866.287.6225 | 562.365.1882

Webinars

CREDIT CARD MAKEOVER: GETTING OUT OF DEBT

Tuesday, January 9 | 10:30-11:30 a.m. (PST)
 Thursday, January 18 | 5:30-6:30 p.m. (PST)
 Registration link (type in browser): bit.ly/2fKm6Vm

FEDERAL vs. PRIVATE STUDENT LOANS

Tuesday, February 6 | 10:30-11:30 a.m. (PST)
 Thursday, February 15 | 5:30-6:30 p.m. (PST)
 Registration link (type in browser): bit.ly/2xWYr5y

ADDITIONAL RESOURCES AND WEBINARS

Updates and additions may be found at CUSoCal.org/Learn.

²Securities offered through LPL Financial, 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.



Federally insured by NCUA

