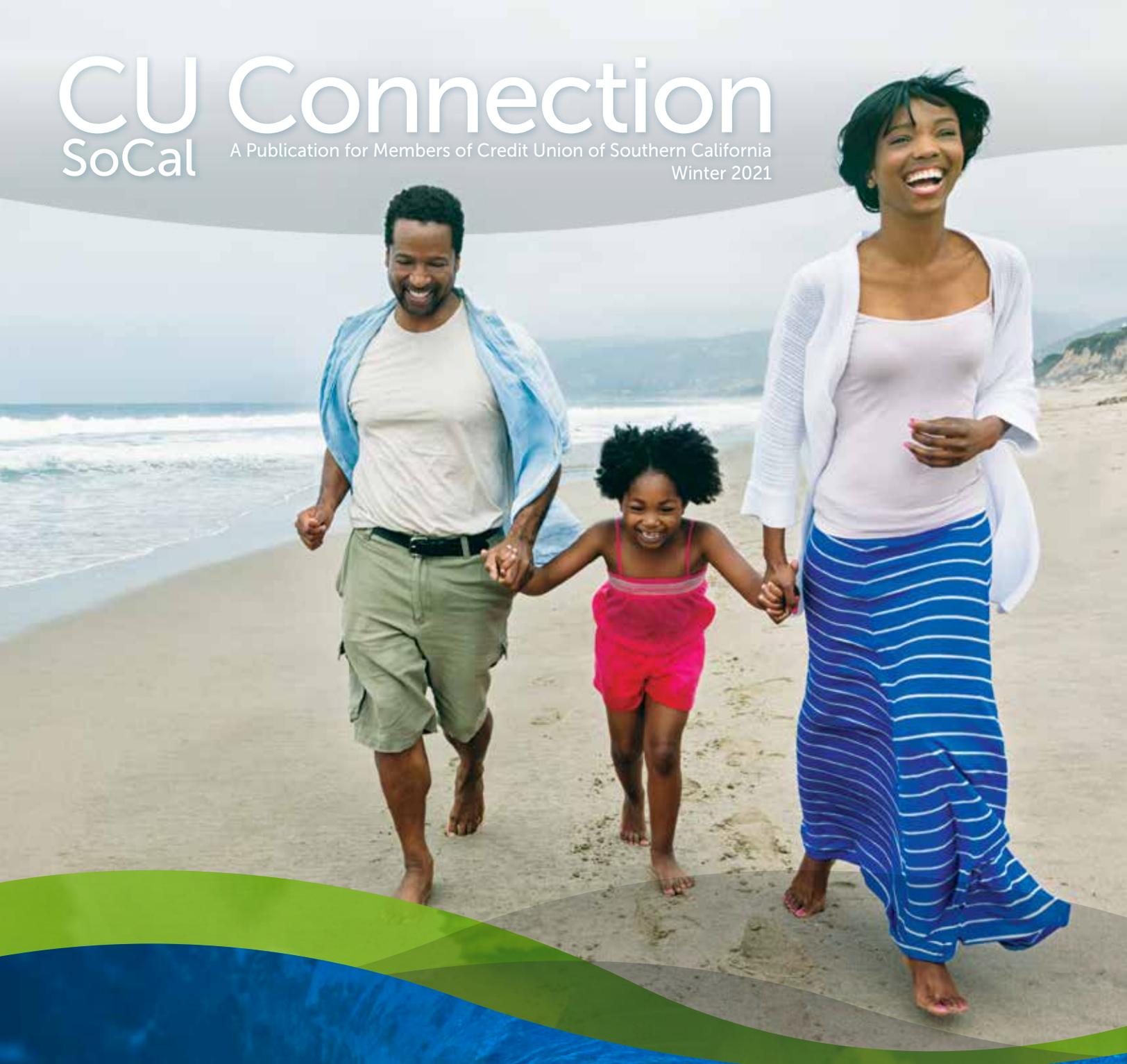


CU Connection

SoCal

A Publication for Members of Credit Union of Southern California
Winter 2021



INSIDE:

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- Home Buying Benefits
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Credit Union of
Southern California

866.287.6225 | CUSoCal.org

A New Year. A Fresh Start.

Happy New Year! There's no doubt 2020 was a challenging year for all of us in one way or another. But with the start of a new year comes a fresh start—hope for a brighter future. At Credit Union of Southern California (CU SoCal), we care about your financial well-being and financial future. It's our purpose. It's why we exist. It's the reason we offer so much more than basic banking and continue to expand our offerings to help you achieve your goals and dreams.

We work with our Members every day to understand their financial situation and help find solutions. That's why we're pleased to share that we've expanded our product offerings to better serve all of our Members, including those who are credit challenged. If you have loans, credit cards, insurance, or other financial services with another institution, or if we were not able to help you with a loan or checking account in the past, I encourage you to see what CU SoCal has to offer today. I think you'll be surprised at what we can do for you. And if you need help learning how to budget, reduce debt, or improve your credit score, we have solutions for that, too.

Thank you for your continued Membership and trust in CU SoCal. We're here to listen and help with the right solutions for your financial needs. Be healthy, stay safe,

and remember that we're here for you.

Sincerely,



Dave Gunderson
President/CEO



Creating Value for Homebuyers

If you or someone you know is planning to buy or sell a home in 2021, then we'd like to make you aware of the value CU SoCal creates for homebuyers.

For starters, we have an exclusive FREE home shopping website called Home Rewards. There you can search all MLS listings, and set up notifications to be alerted when properties you want hit the market. If you buy or sell a property using a Home Rewards real estate agent, you'll receive up to a 25% rebate of the agent commission. CU SoCal Members have collectively received \$133,000 in Home Rewards rebates.¹ Registration is free, so go to CUSoCalHomeRewards.com today to get started.

When it comes to real estate lending solutions, we've got you covered, too. Whether you need a loan to buy a home, refinance an existing mortgage to take advantage of low rates, need a reverse mortgage, or want to tap your home's equity with a revolving line or loan, CU SoCal is here to help you with competitive rates, a low flat lender fee and exceptional service.

Our professional and friendly mortgage specialists are available to help every step of the way—even after hours and on weekends. Call us at 800.698.7196, email us at HomeLoans@CUSoCal.org, or request a call back. We're here to help.

¹Rebate payment is made by HomeSmart Evergreen Realty and is credited to your benefit at the close of transaction. Purchase price must be greater than \$150,000. Rebate for home purchase only is 20%. Rebate for home sale and purchase is 25% for each transaction. In order to receive the 25% rebates, the home sale and purchase transactions must take place within six months of each other. HomeSmart Evergreen Realty is not affiliated with CU SoCal. Proper submission of your income and asset documentation is needed for pre-approval. Actual pricing will be based on credit history, loan to value (LTV), occupancy, property type, loan amount, loan purpose, and income/financial obligations. Credit Union of Southern California NMLS #454788





ASK CU SoCal



Dear CU SoCal:
How do credit cards fit into my personal financial management strategy?

—Wondering in Whittier

Dear Wondering:

To get right to it, we think a credit card should either SAVE you money or MAKE you money. At CU SoCal, we offer both credit card solutions, and each can be managed through Digital Banking.

If you're currently carrying expensive credit card debt that you're nowhere near paying off, your first priority is to lower the cost of that debt by making your payments work harder.

The CU SoCal Topaz Visa® Credit Card offers 0% APR on balance transfers for nine months, with only a 2% transfer fee, and NO annual fee.¹ Transfer fees usually run 3%–5% at other financial institutions. With 2% at CU SoCal, you pay only \$100 for every \$5,000 transferred, then enjoy zero interest for nine months. This helps reduce credit card debt faster. Use our Mobile Banking App to transfer your balances.

You can make money with a credit card through everyday transactions. With the CU SoCal Platinum Rewards Visa Credit Card, you get 1% back on your transactions in CU SoCal Dream Points,

which you can redeem for cash or merchandise. The best part is you can easily track and redeem your points with one click in our Mobile Banking App. To learn more, visit CUSoCal.org/CreditCard.

Use Quick Apply in Online or Mobile Banking to apply for any CU SoCal Visa Credit Card.

—Your friends at CU SoCal

¹APR is Annual Percentage Rate. Payment factor based on maximum term. APR is based on your creditworthiness at account opening. This APR is based on Prime Rate and will vary. Aggregate maximum unsecured loan limits (credit card and personal loans, not to exceed \$50,000). CU SoCal Credit Cards feature no annual fee and a 25-day grace period on all purchases (when balance is paid in full each month). Offer valid through 3/31/21 and is subject to change without notice.



Thanks to CU SoCal, we now are owners of our dream car! The pre-approval process was easy, the lending team was very helpful, and they delivered our car right to our house. It was a great experience!

—Jacquelyn & Jacob of La Habra



More Smiles Per Gallon On The Road Ahead



Thinking about that convertible, sports car, or SUV? We'll help steer you toward your perfect ride!

- Up to 120% financing for new and used vehicles¹
- Competitive rates and quick pre-approvals
- Extended terms up to 84 months for lowest monthly payment
- Personal auto-buying concierge service
- Low-rate recreational vehicle loans
- Low-cost loan protection add-ons
- No application or funding fees

¹ Amount financed may not exceed 120% of the retail Kelley Blue Book value including tax, license, and documentation fees. Older used vehicles may be eligible for financing up to the wholesale Kelley Blue Book value with a 1% rate adjustment.



Annual Meeting

Please join us virtually to hear credit union highlights from our President/CEO.



Tuesday, March 23 at 4 p.m.

RSVP by March 16

Visit CUSoCal.org/AnnualMeeting, email RSVP@CUSoCal.org, call 562.365.1882 or 866.287.6225 toll-free.

New Phone Center Change



To help us further protect your account and expedite your call, our system may automatically ask you to verify your ID when waiting to connect to our Member Care Center

(phone center). Please be sure we have your preferred phone number on file.

Strengthen Your Credit

If you have less than optimal credit history, or no credit history, we'll help you establish a stronger credit history and credit score with the Credit Builder Loan. Speak to a Member Service representative at a CU SoCal branch, call 866.287.6225, or apply online at CUSoCal.org.



Lower Your Auto Payment

Find out how much you could save! Refinance your current auto loan with CU SoCal and you could lower your payment.¹



¹ CU SoCal loans are ineligible. \$5,000 minimum amount financed. Member must credit qualify and have a credit score of ≥ 630 , as reported to CU SoCal. Not all Members will qualify. Financing terms, and/or loan-to-value of vehicle will vary based on model and/or applicant's credit worthiness. Vehicle model year must be 10 years old or newer. All loans and vehicles are subject to approval. Amount financed may not exceed 120% of the retail Kelley Blue Book value including tax, license, and documentation fees. Subject to change.



New Location

Find a new branch location in Whittier at 15175 Whittier Blvd. at La Serna Dr.

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



HOLIDAY CLOSURES

New Year's Day	January 1
Martin Luther King Jr. Day	January 18
President's Day	February 15

GROWING TO SERVE YOU BETTER

Members.....	122,549
Loans.....	\$1,129,257,350
Assets.....	\$2,024,310,264

FINANCIAL HIGHLIGHTS as of November 30, 2020

Webinars



30 WAYS TO TRIM YOUR BUDGET

Saturday, January 9 | 10:30-11:15 a.m.

SoCal Wealth Management presents:

FINANCIAL PLANNING BASICS¹

Saturday, January 9 | 11:30 a.m.-12:30 p.m.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principle. **Securities and advisory services offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Credit Union of Southern California (CU SoCal) and SoCal Wealth Management **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using SoCal Wealth Management, and may also be employees of CU SoCal. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, CU SoCal and SoCal Wealth Management.

Not Insured by NCUA or Any Other Government Agency		
Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

BUYING A HOME

Saturday, January 9 | 12:45-2 p.m.

CREDIT CARD MAKEOVER

Tuesday, January 12 | 10:30-11:30 a.m.

Thursday, January 21 | 5:30-6:30 p.m.

SOLVING THE MYSTERY OF CREDIT REPORTS

Tuesday, February 9 | 10:30-11:30 a.m.

Thursday, February 18 | 5:30-6:30 p.m.

WOMEN & MONEY

Tuesday, March 9 | 10:30-11:30 a.m.

Thursday, March 18 | 5:30-6:30 p.m.

REGISTER:

CUSoCal.org/Webinars

FOR MORE INFORMATION & RESOURCES:

CUSoCal.org/Learn/Financial-Guidance



Federally insured by NCUA

