

# CU Connection

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



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Credit Union of  
Southern California

866.287.6225 | [CUSoCal.org](http://CUSoCal.org)



# Financially Rebuild. Financially Flourish.

It's a fact. This past year brought unexpected challenges for many. As your credit union was founded on the principle of "People Helping People", I want to assure you that Credit Union of Southern California (CU SoCal) is committed to helping all of our Members financially rebuild and financially flourish in the months and years ahead.

It's our privilege to provide solutions and make a difference when you need us most. It's what we do each and every day. From providing low-rate loans to helping you purchase a car or home, to helping local businesses with the financing they need to grow and thrive, we love listening and helping you find the right solutions for your financial life. For us, there's nothing more important or rewarding than serving you.

With your best interests in mind, I encourage you to consider the additional ways you can benefit from your CU SoCal Membership. From our Credit Builder Loan offered as a way for Members to either improve or establish credit while setting aside money for future use, to our Visa® balance transfer promotion and financial education tools—we're here for you. And, we're excited to share that for your added convenience, we now offer branch appointments (visit [CUSoCal.org/Access/Branches-and-ATMs](https://CUSoCal.org/Access/Branches-and-ATMs)).

I'd also like to take this opportunity to welcome Members from our July 1 merger with Federal Employees West Federal Credit Union. We're delighted to now serve your financial needs. It's through our Members' loyal participation that we are able to grow and serve all Members better. I hope you consider CU SoCal for all of your financial needs, and recommend us to family and friends, so that we can continue to be "People Helping People".



Sincerely,

A handwritten signature in black ink that reads "Dave Gunderson".

**Dave Gunderson**  
President/CEO



## Meeting Your Summer Lending Needs

Heading into summer, you might have plans that involve a new lending need. We're here to help with a variety of options.

### Personal Loans

Personal loans are for personal goals. Whether you're paying for a wedding, car repairs, a new appliance, or home improvement, we have a personal loan solution with great rates, no fees, and fast approvals. To learn more, go to [CUSoCal.org/Borrow/Personal-Loans](https://CUSoCal.org/Borrow/Personal-Loans). You can apply for a personal loan using Quick Apply in Mobile or Online Banking.

### Auto Loans

Whether you want a new car, a pre-owned model, or want to refinance your current auto loan, CU SoCal has competitive rates, flexible terms, and fast funding. Transfer your auto loan from another lender to CU SoCal and you could lower your payment. To learn more, go to [CUSoCal.org/Borrow/Auto-Loans](https://CUSoCal.org/Borrow/Auto-Loans) or use Quick Apply in Mobile or Online Banking.

### Credit Cards

If you're carrying high-interest credit card debt, consider our lower rate CU SoCal Topaz Visa® Credit Card. We also offer a Platinum Rewards Visa Credit Card that earns Dream Points on purchases. For more information, visit [CUSoCal.org/Borrow/Credit-Cards](https://CUSoCal.org/Borrow/Credit-Cards) or use Quick Apply in Mobile or Online Banking.

### Mortgage Loans

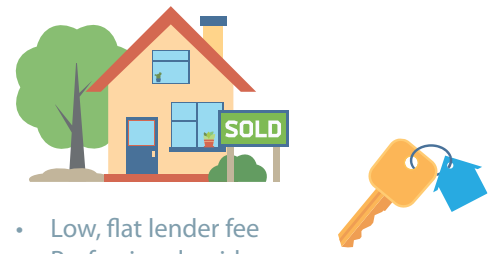
Every day we help Members refinance and lower their current mortgage payments, achieve homeownership for the first time, and conveniently tap the equity in their homes with a HELOC. Visit [CUSoCal.org/Borrow/Mortgages](https://CUSoCal.org/Borrow/Mortgages) or contact a CU SoCal Real Estate Loan Consultant at 800.698.7196.

### Our Getaway Giveaway

Through July 30, 2021, every Member who gets a funded credit card, auto loan, home loan, or personal loan is automatically entered into our Getaway Giveaway with a chance to win \$3,000.<sup>1</sup>



# ASK CU SoCal



## Dear CU SoCal: What real estate loans are available?

—Curious in Costa Mesa

### Dear Curious:

We're happy to say we offer a full range of real estate lending solutions, from purchase loans to buy a house, refinanced mortgages to lower your payment, and home equity loans and lines of credit to provide easy access to the cash value in your home.

We have an entire department dedicated to real estate lending, offering our Members experienced, knowledgeable professionals who are passionate about tailoring custom lending solutions for Members to meet

their goals, whether that's buying their first home or accessing their home's value through a home equity line of credit (HELOC) to meet important financial needs.

Real estate loans are more involved than others, and that's where CU SoCal creates real value for our Members. You can count on us for patient, honest advice and expert guidance in helping you find the absolute best real estate loan to meet your needs, and then delivering your loan as soon as possible. At CU SoCal, you'll enjoy the following benefits:

- Financing up to \$1.5 million
- Flexible terms of 10-, 15-, 20-, and 30-years
- Fast financing

- Low, flat lender fee
- Professional guidance

We also offer a great solution for home buyers. Search MLS listings on Home Rewards, our FREE online home shopping platform. Register at CUSoCalHomeRewards.com. Home Rewards keeps you informed from your phone or laptop, making it the perfect tool to stay on top of the housing market so you know what's happening!

Whether you need to get pre-approved to purchase a home or want to know more details about our real estate rates, terms and loan programs, give our Real Estate Lending team a call at 800.698.7196. We're ready to help!

—Your friends at CU SoCal



## Thank You For Your Membership, Kelli

Kelli, a CU SoCal Member since 1985, opened an account after she heard good things about the credit union. She has taken advantage of many CU SoCal benefits over the years.

*"Big banks are so impersonal but at CU SoCal, I'm the focus—that's the big difference. I enjoy the high level of service that I get with CU SoCal. I feel like they're available for me anytime. I never had that with my previous bank."*

*I appreciate that I got my ATM/debit card instantly instead of waiting for it in the mail.*

*Online and Mobile Banking are also great conveniences. I can easily deposit checks, make transfers, and review transactions without going to a branch.*

*I continue to share with family and friends about CU SoCal's many benefits."*

—Kelli of Whittier



## You Have a Chance to Win a \$3,000 Summer Vacation!

From now through July 30, 2021, when you get a home loan, auto loan, personal loan, or any CU SoCal Visa® Credit Card, you'll be automatically entered to win our \$3,000 Summer Vacation Sweepstakes. One Member will be randomly selected from all entries. You could be that lucky winner and get to spend \$3,000 on a great getaway vacation! You pick the place, we pay the bill up to \$3,000.<sup>1</sup>

<sup>1</sup> You must be 18 or older to enter. All CU SoCal qualified loans funded from May 17-July 30, 2021 will automatically be entered to win a \$3,000 cash prize. Winner will be selected by random drawing. Odds of winning depend on number of entries. No purchase necessary. To enter without making a purchase, mail a postcard to CU SoCal Vacation Sweepstakes, P.O. Box 200, Whittier, CA 90608-0200. Include your name and phone number. Each postcard counts as one entry, you may enter as many times as you wish. CU SoCal employees and their immediate family members are not eligible. Winnings may be subject to tax reporting, applicable 1099 may be sent for tax purposes. Winner will be selected by August 15, 2021. Cash bonus will be deposited to checking or savings account by August 30, 2021.





# Referring is Rewarding

With our new Care to Share Member Referral Program, you'll receive \$50 when you refer a new Member—and they'll get \$50 too. To receive the \$50, the person you refer must open a Rewards or Classic Checking Account with a minimum monthly deposit of \$250.<sup>1</sup>



Getting the word out to family and friends is easy. Just go to our Care to Share web page (CUSoCal.org/Learn/Special-Offers/CaretoShare) to enter their email and they'll automatically be invited to join the CU SoCal family.

Thank you for your valued Membership and giving us the opportunity to serve your family and friends.



## Travel Plans

If a vacation is on the horizon, informing CU SoCal about your travel plans will prevent your credit and debit cards from being frozen due to "unusual account activity."

## Skip the Wait— Schedule an Appointment



You can do a variety of your banking business quickly and efficiently by making an appointment to open an account, get a notary, apply for a credit card or loan, make a wire transfer, review your account, as well as conduct other banking needs. Simply visit a branch location's website page at CUSoCal.org and click "Schedule an Appointment."

<sup>1</sup> Promotion valid through 12/31/21. Referrer must be a CU SoCal Member. Valid only with new Members. New Members are defined as a person 18 and older who have never been an owner of an account at CU SoCal. All new accounts will be verified by ChexSystems®, and are subject to approval and Membership eligibility. To qualify for the cash bonus, the referred new Member must open a checking account with a minimum monthly direct deposit of \$250 within 60 days of establishing Membership. \$50 cash bonus will be credited to Members' CU SoCal deposit account within 90 day from the date the referred Member established their Membership. Offer cannot be combined with other promotional offers and is subject to change without notice. Cash bonus may be subject to tax reporting, applicable 1099 may be provided for tax purposes.

## 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**  
 Independence Day Observed July 5  
 Labor Day September 6

**GROWING TO SERVE YOU BETTER**  
 Members..... 125,234  
 Loans..... \$1,151,748,068  
 Assets..... \$2,169,945,557

FINANCIAL HIGHLIGHTS as of May 31, 2021

## Webinars



### REBUILDING AFTER A FINANCIAL CRISIS

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

### SoCal Wealth Management presents: RETIREMENT INCOME PLANNING

Saturday, July 10 | 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, July 10 | 12:45-2 p.m.

### SAFEGUARDING KIDS' IDENTITY

Tuesday, July 13 | 10:30-11:30 a.m.

Thursday, July 22 | 5:30-6:30 p.m.

### SANDWICH GEN—Taking Care of Kids & Parents

Tuesday, August 10 | 10:30-11:30 a.m.

Thursday, August 19 | 5:30-6:30 p.m.

### FINANCIALLY SAVVY SENIORS

Tuesday, September 7 | 10:30-11:30 a.m.

Thursday, September 16 | 5:30-6:30 p.m.

### REGISTER:

CUSoCal.org/Webinars

### FOR MORE INFORMATION & RESOURCES:

CUSoCal.org/Learn/Financial-Guidance



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