

CU Connection

SoCal

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



**A Rewarding
CU SoCal Debit Card**

Natalie of Whittier, Member since 2016

INSIDE:

- Message From Our President/CEO
- Reap Rewards With A CU SoCal Visa® Credit Card
- Identity Theft Protection
- There's No Place Like CU SoCal For Home Loans



Credit Union of
Southern California

866.287.6225 | CUSoCal.org

Even Greater Value

I'm pleased to share that you now have even greater value for your Credit Union of Southern California (CU SoCal) Membership! On July 1, nearly all CU SoCal Checking Accounts were automatically upgraded to our new Rewards Checking product. This transition was seamless: account numbers stayed the same; direct deposits and automatic payments stayed the same; and current debit cards and checks continued to work as usual.

With Rewards Checking, Members now earn CU SoCal Dream Points for purchases made using a CU SoCal Debit Card. Points can be redeemed for cash, air travel, gift cards, and merchandise. Further, these points are automatically combined with points earned with a CU SoCal Visa® Credit Card—providing even greater redemption power.

In addition, our Rewards Checking account does what the vast majority of checking accounts do not: directly address the serious issue of identity theft. With Rewards Checking, Members have an entitlement to have their personal information monitored for activity at the three-major credit bureaus. Plus, should Members or qualified family members become victims of identity theft, they have a personal privacy advocate to assist in the recovery process every step of the way as well as identity theft expense reimbursement insurance.

Through the strength and size of our growing Membership, we are able to provide this account for a nominal \$5 monthly fee. To learn more about the benefits of Rewards Checking, please visit CUSoCal.org/RewardsChecking.

Thank you for your Membership. It's a privilege to serve you with enhanced products and services designed to provide you with even greater value.

Sincerely,



Dave Gunderson
President/CEO



CU SOCAL CREDIT CARDS GOT EVEN MORE REWARDING

SPECIAL 1.99%^{0%/12} APR PLUS REWARDS WITH A CU SOCAL VISA® CREDIT CARD

- 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.



ASK CU SoCal

Dear CU SoCal,

So, I was checking my Facebook feed this morning and I'm hearing more and more stories about identity theft. I'm a little worried and suspect there is more I can be doing to help prevent becoming a victim of identity theft than just shredding sensitive documents and keeping my Social Security Number or account information private. Any tips you can offer?

Social Butterfly in Brea

Dear Social Butterfly,

It's sad but true. Identity theft has been on the rise in recent years; you might even say it's gone viral. And, while social media is a great source to turn to for information on a variety of topics, it also has become an even better source of *personal information* for identity thieves on the hunt. According to British Broadcast Corporation (BBC),

most cybercriminals use social media to put together the pieces of someone's identity. With most social media profiles listing users' full names, birth dates, home towns, relationships, pet names, schools and other affiliations, along with the names of their family and friends and even when and where users are on vacation, it's a veritable playground for fraudsters.

Assuming you plan to continue being social on a variety of social networks, here are our tips on how to best protect your personal information:

- Avoid listing the following information publicly: date of birth, hometown, home address, year of high school or college graduation, and primary email address.
- Use the privacy features to restrict

strangers' access to your profile.

- Don't accept friend requests from individuals or companies you do not know.
- Be aware of what others are posting about you, your personal activities, and whereabouts.
- For password security verification questions, use a password for all answers (rather than the answer to the specific question).



Additionally, our Rewards Checking account is also a great resource which provides accountholders with an entitlement for three-credit bureau and dark web monitoring and full-service identity restoration. You can learn more by visiting CUSoCal.org/RewardsChecking.

—Your friends at CU SoCal



A Checking Account That Pays & Protects

When Natalie first heard about CU SoCal's new Rewards Checking Account, she was eager to open one for herself. Not only did she already enjoy the personal service she received as a CU SoCal Member and the convenience of the Mobile Banking App, she saw tremendous value in the ability to earn rewards for paying her monthly bills with her debit card. Plus, she was touched

that CU SoCal cared enough to help protect her from the growing issue of identity theft.

"I feel safe and secure knowing I have a CU SoCal Rewards Checking Account and am loving that I now earn rewards for all of my debit card purchases! Thank you, CU SoCal!"

—Natalie of Whittier

There's No Place Like CU SoCal For Home Loans

Whether you're a first-time homebuyer or a seasoned homeowner looking to refinance, you can trust CU SoCal to help you along the way.

- **Home Loans** 10-, 15-, 20-, or 30-year terms
- **Refinancing** Up to 80% Loan-to-Value¹, no cost options available²
- **2nd Chance Mortgage** If you've had a short sale or foreclosure
- **Jumbo Financing** Up to \$1,500,000
- **Pre-Approvals** In 48 hours or less³
- **Down Payments** As low as 3%⁴
- **Home Equity Loans** Affordable 15- to 25-year repayment plans
- **Home Equity Lines-of-Credit** Up to 90% of your home's available equity



¹ Maximum Loan-to-Value (LTV) up to 80% on cash out and up to 95% with no cash out. Member must credit qualify. ² CU SoCal offers a No-Closing-Cost Home Loan Refinance Program for qualifying refinance transactions. Under this program, credit is disclosed on the loan estimate to offset origination and third-party fees. Eligible loan amounts from \$200,000 to \$417,000 owner-occupied properties only. ³ Proper submission of your income, as well as 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. ⁴ Maximum combined Loan-to-Value up to 97%. All offers subject to change. NMLS #454788



Join Us For "Appy" Hour

Have questions about Mobile or Online Banking?

Meet in-person with our Digital Solutions team representatives.

Friday, July 20—Noon-6 p.m.

Whittier Branch, 8028 Greenleaf Ave.



More Smiles Per Gallon

Refinance your current auto loan and

lower your rate by at least 2% APR¹ (not to fall below our floor rate).



Travel Plans

Planning a vacation? Informing CU SoCal about your travel plans will prevent your credit and debit cards from being frozen due to "unusual account activity."

We'll help you plan for tomorrow, today

It's never too early or too late to start building a more confident future. Turn to an investment professional with experience in retirement planning to guide you along the way. LPL Financial Advisors of Investment Services located at CU SoCal², offer the advice you need to pursue your retirement goals. Schedule your free, no obligation introductory meeting today.

562.365.1857 | 866.287.6225 toll-free

¹ APR = Annual Percentage Rate. 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. Members have option to delay first payment 90 days. APR, financing terms, and/or loan-to-value of vehicle will vary based on model and/or applicant's credit worthiness. Not all Members will qualify. Vehicle model year must be 10 years old or newer. All loans and vehicles are subject to approval. Requested loan amount cannot exceed the present value of the vehicle as determined by Kelley Blue Book. Promotion and rate are subject to change without notice. Please ask a CU SoCal loan specialist for our current floor rate which corresponds to our lowest promotion rate.

Smart-Start Seminars

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

SATURDAY—JULY 21

- Retirement Income Planning² | 10:30-11:15 a.m.
- Identity Theft Solutions | 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

Webinars

USING CREDIT CARDS WISELY

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

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

DRIVE AWAY HAPPY: CAR-BUYING DECISIONS

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

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

FINANCIAL FIRST AID

Tuesday, September 4 | 10:30-11:30 a.m.

Thursday, September 13 | 5:30-6:30 p.m.

REGISTER:

CUSoCal.org/Webinars

FOR MORE INFORMATION & RESOURCES:

CUSoCal.org/FinancialGuidance

² 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.



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

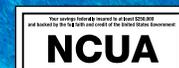
HOLIDAY CLOSURES

Independence Day	Wednesday, July 4
Labor Day	Monday, September 3

GROWING TO SERVE YOU BETTER

Members.....	109,386
Loans.....	\$833,019,855
Assets.....	\$1,438,684,491

FINANCIAL HIGHLIGHTS as of May 31, 2018



Federally insured by NCUA

