

CU Connection

SoCal

A Publication for Members of Credit Union of Southern California
Fall 2017



Jo Ann of Costa Mesa
Member since 1980

Photo by Joseph Rivera

INSIDE:

- Message From Our President/CEO
- Dreams Thrive Here Debit Card Payback Sweepstakes
- Ask CU SoCal—Online Shopping Tips To Help Keep You Safe
- Pay With Visa® For A Chance To Win This NFL Season
- Board And Supervisory Committee Nominations
- Autumn 2-Day Pre Owned Auto Sale
- Workshops and Webinars
- Account Protection



Credit Union of
Southern California

866.287.6225 | CUSoCal.org

Dreams Thrive Here.

Over the years, many of you have shared with us that Credit Union of Southern California (CU SoCal) is different from other places you've banked. Dreams thrive here. You've cited a variety of reasons why that's true: our caring service, friendly staff, and strong commitment to financial education. We believe what makes us different is we love to help you succeed.

Dreams thrive at CU SoCal because helping you succeed is core to our beliefs about who we are, why we're here, and what we do. We have a passionate staff and an engaged Board and Supervisory Committee who genuinely care about our Members and communities. We look out for your best interests—not to make profits for stockholders. Doing business with us means you're a Member of an organization that builds stronger communities and promotes opportunity. Congress deems this business practice as worthy of certain tax exemptions, which result in savings we pass on to help you achieve a healthy financial life.

October is traditionally when we recognize International Credit Union Day (ICU Day), a time to celebrate the unique benefits credit unions bring their Members and communities. This year, in the spirit of helping dreams thrive, I'm pleased to announce CU SoCal's "Dreams Thrive Here Debit Card Payback Sweepstakes." Every Member who uses their CU SoCal Debit Card for credit/signature-based qualified purchases during the week of October 15-19, 2017, will have the chance of being reimbursed for their purchase. To say thank you for being a part of CU SoCal, we will reimburse a total of \$20,000 cash during the week-long celebration.¹

Thank you for choosing CU SoCal, where dreams thrive. We're



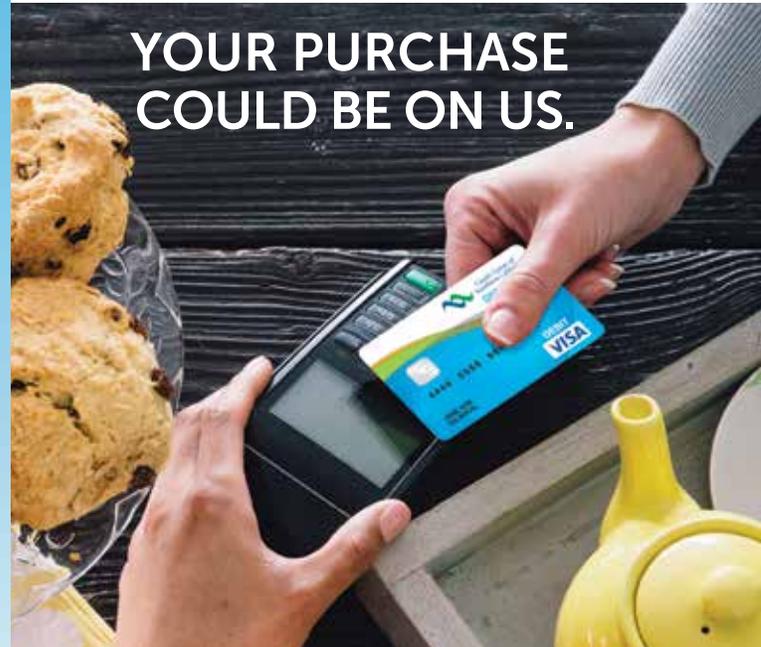
honored to serve your best interests today, tomorrow, and well into the future.

Sincerely,

Dave Gunderson
President/CEO

Big Heart Black Friday.

In honor of those who use their CU SoCal Visa® Credit or Debit Card on **FRIDAY, NOVEMBER 24**, we'll make a \$10,000 donation to our local Children's Miracle Network Hospital, CHOC.



YOUR PURCHASE COULD BE ON US.

DREAMS Thrive HERE

**DEBIT CARD PAYBACK
SWEEPSTAKES**

Credit unions were founded in 1849 to help their Members' dreams thrive. In honor of International Credit Union Day, CU SoCal is celebrating with the **Dreams Thrive Here Debit Card Payback Sweepstakes** by reimbursing Member CU SoCal Debit Card purchases. We'll reimburse a total of \$20,000 during the week-long celebration.¹

To be entered for your chance to win, simply make credit/signature-based purchases with your CU SoCal Debit Card **October 15-19, 2017**. 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 15-19, 2017, 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 the end of October 2017. 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 15-19, 2017. 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 affiliates 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 19, 2017. For Official Rules, visit CUSoCal.org/Payback.



ASK CU SoCal



Dear CU SoCal,
There's no better time to shop online than the holidays. But, I'm afraid the Grinch may be stealing more than the presents from Whoville; what if he's stealing my personal information while I shop too?! Can you offer any tips for safe, online shopping this holiday season?

On Guard in Garden Grove

Dear On Guard,

We sure can! Just as you would exercise caution with your wallet and belongings in a crowded store, it is just as important to be equally vigilant in the world-wide mall. To help you stay safe this season (and all year round), check out the following top four, safe, online shopping tips.

- 1. Santa's watching...**and so are thieves if you don't add a passcode to your device and install mobile anti-virus software. This is the number one way to protect your device and data. In fact, it just might be the perfect gift for everyone on your shopping list!
- 2. 'Appy holidays.** Be sure your apps are downloaded from a trusted source. In addition, check your app "permissions" and allow only the ones that make sense. For example, does a shopping app need access to your contact list?
- 3. Ho-ho-hold on before you click...**on links delivered to you in an email. They can be a "phishing" scheme, leading shoppers to a false site developed to

steal their data. If the deal is too good to pass up, type the website name into your browser.

- 4. There's no place like home for the holidays.** A secure network connection, like that in most homes, is ideal. Public Wi-Fi can be hacked, exposing your passwords, billing information, and other sensitive data. If you're using a public connection, it's best to limit yourself to window-shopping and price comparing, rather than making a purchase.

Your friends at CU SoCal



Credit Union Benefits—A Lifetime Gift.

Jo Ann has preferred banking at credit unions as long as she can remember. In addition to offering the same conveniences as banks, she enjoys the personal investment Members have in their credit union and the philosophy on which they are founded: *People Helping People.*

As a proud Member of CU SoCal, she has passed the benefits of CU SoCal Membership to her son, daughter-in-law, and five grandchildren.

"My experience with CU SoCal has been wonderful. CU SoCal saved me money on my home and car loans. Online Banking is convenient and allows me to pay my bills easily. But most of all, I love that the staff recognizes me and calls me by name."

—Jo Ann B., Costa Mesa



Your dream NFL season could come true.¹

Pay with Visa® for a chance to win incredible prizes all season long.

September



\$5,000 Visa gift card for the ultimate NFL bash

October



Trip for two to the 2018 Pro Bowl and VIP Experience in Orlando

November



Trip for two to Super Bowl LII in Minneapolis

December



2018-2019 NFL regular season tickets for two – you choose the team

Pay with Visa September 1 through December 31, 2017, for a chance to win.

For details, visit www.Visa.com/NFLdreamseason.

Pay with Visa® for a chance to win this NFL season



proud sponsor

¹ No purchase or obligation necessary to enter or win the Visa 2017 NFL Sweepstakes. Non-Purchase Entries and Purchase Entries have an equal chance of winning. Open only to legal U.S. and D.C. residents, 18 or older as of 9/1/17. Void in Puerto Rico and where prohibited. For complete details including Non-Purchase Entries, see Official Rules at www.Visa.com/NFLdreamseason. PIN-based and ATM transactions are not eligible. The NFL Entities have not offered or sponsored the Sweepstakes in any way.

Board and Supervisory Committee Nominations



Five Board Members and three Supervisory Committee Members are up for re-election in 2018. Robyn Bjorklund, Christopher George, Lyle Scheppele and Christopher Stone have each been nominated to serve three-year terms and Shannon Dwyer has been nominated to serve a two-year term on the Board of Directors. Greg Kelley, Judy Miller and Dave Yamashita 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 12, 2018, 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 Telephone Service Center at 866.287.6225.

Autumn Auto Sale

Don't miss our weekend pre-owned car sale event! Choose from quality, pre-owned vehicles at low prices from manufacturers such as Toyota, Honda, Ford, Chevrolet, BMW, Mercedes-Benz, Lexus, Volvo, Nissan, Dodge, and Chrysler. Trade-ins welcome.

Irwindale Speedway, 500 Speedway Dr.
Saturday, October 21—9 a.m.–6 p.m.
Sunday, October 22—10 a.m.–5 p.m.



Workshops

Complimentary and Open to the Community.

BUYING A HOME

Tuesday, October 10 | 6:30-8 p.m.

Fullerton Library, 353 W. Commonwealth Ave.

IDENTITY THEFT

Wednesday, October 25 | 6:30-8 p.m.

Fullerton Library, 353 W. Commonwealth Ave.

RSVP

Visit CUSoCal.org

Email WorkshopRSVP@CUSoCal.org

Call 562.365.1882

Webinars

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA): THE KEY TO UNLOCKING FINANCIAL AID

Tuesday, October 10 | 10:30-11:30 a.m. (PDT)

Thursday, October 19 | 5:30-6:30 p.m. (PDT)

Registration link (type in browser): bit.ly/2uLAOBk

ON THE ROAD TO RICHES: THE BASICS OF SAVING AND INVESTING

Tuesday, November 7 | 10:30-11:30 a.m. (PST)

Thursday, November 16 | 5:30-6:30 p.m. (PST)

Registration link (type in browser): bit.ly/2f9uNMc

Account Protection

Your CU SoCal deposits are backed by the full faith and credit of the U.S. Government and protected to at least \$250,000 by federal deposit insurance provided through the National Credit Union Share Insurance Fund (NCUSIF), a division of the National Credit Union Administration (NCUA). It may also be possible to restructure your accounts to guarantee higher levels of NCUSIF coverage. For more information or to restructure your accounts to maximize your federal insurance, call or stop by your favorite branch.



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
Mobile Banking m.CUSoCal.org
Find ATMs Text location to 91989

@CUSOCAL

HOLIDAY CLOSURES

Veterans Day November 10
Thanksgiving November 23-24
Christmas December 25
New Year's Day January 1, 2018

GROWING TO SERVE YOU BETTER

Members..... 95,292
Loans..... \$ 648,568,295
Assets..... \$1,234,44,784

FINANCIAL HIGHLIGHTS as of August 31, 2017



Federally insured by NCUA

