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CU SoCal: Sustaining Service and Value

Each October, credit unions worldwide celebrate International Credit Union Day to honor their Members and the credit union difference. Unlike profit-driven financial institutions, credit unions are uniquely positioned to place people before profits. At CU SoCal, we work hard to provide exceptional service experiences, earn and maintain the trust of our 119,000 Members, and offer the best overall value available in financial services.

Other financial institutions may advertise enticing rates or one-time offers to gain business, but if you look at the small print you’ll often find a catch: hidden restrictions or fees that reduce the value of the offer—sometimes significantly. CU SoCal provides real, straightforward value that Members can trust and rely on every day. You can trust that our products and services are designed to serve the overall best interests of our Members. We do not seek to profit from Members, but rather, we return earnings to you through expanded services and real value.

According to a 2019 CU SoCal Membership benefits report, CU SoCal Members received more than $16.7 million in direct financial benefits in just one year, which is equivalent to $320 per Member household. Members who turned to CU SoCal exclusively to fulfill their financial needs received even greater financial benefits—approximately $1,813 per household.1

Benefits of your CU SoCal Membership expand well beyond the numbers. The people who work for us know they work for you. Our staff is instilled with a deep and genuine desire to serve and have an unwavering commitment to do the right thing. This is our culture. This is our DNA. We are committed to providing trusted financial services and solutions each and every day, and we invite you to give us a call if you find a better value elsewhere. CU SoCal belongs to you, and it’s our desire to exceed your expectations and serve all of your financial needs now and long into the future.

The financial services industry is filled with people who can count. At CU SoCal, we hope your experiences demonstrate that you’ll find caring people who can count and who you can count on. We know you have many financial services choices, and we sincerely appreciate that you’ve chosen us.

Sincerely,

Dave Gunderson
President/CEO

1. CUNA Membership Benefits Report, April 2018-March 2019. Rates and fees as of 6/12/19 and are compared with those of California bank averages.

TASTE THE BENEFITS OF REFERRING

INVITE YOUR FRIENDS AND FAMILY TO BANK WITH US.

Refer a new Member who opens a checking account with direct deposit, and we’ll thank each of you with a $10 In-N-Out® gift card.1

MORE SMILES TO THE GALLON.

Thinking about that sports car, SUV, or fishing boat? We’ll help steer you toward your perfect ride!

- Up to 120% financing for new & used vehicles2
- Financing available for pre-owned boats and motorhomes 10 years or newer
- Competitive rates
- No application or funding fee
- Extended terms up to 84 months

REFI THE RATE ON YOUR RIDE.

Refinance an existing auto loan from another lender and lower your monthly payments.

Refi from other lender & lower your rate by at least 2% APR on approved credit

Apply today.

Apply online at CUSoCal.org/AutoRef, call 866.287.6225, or visit a CU SoCal branch.

1. Referrer must be a CU SoCal Member. Valid only with new Members. New Members are defined as a person who has 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. New Members must open a checking account by December 31, 2019 with a minimum monthly direct deposit of $500. Gift cards are distributed within 30 days from account opening. CU SoCal team Members are ineligible. Offer expires December 31, 2019 and is subject to change.

2. Amount financed may not exceed 120% retail Kelley Blue Book including tax, license, and documentation fees.

3. 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. 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. 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 Consumer Loan Consultant for our current floor rate which corresponds to our lowest promotion rate.
Dear CU SoCal,
Scammers, hackers, and fraudsters—oh my! While digital and online services are convenient, I feel like the cowardly lion surfing the internet these days. I use secure networks and have complex passwords, but is there any advice you can share to help me find my cyber courage when it comes to shopping and banking online?
Wary Web Browser in Whittier

Dear Wary Web Browser,
Unfortunately, no one is “The Wizard” of the web. However, we can provide three key tips on your quest to boost your web browsing bravery.

1. Check if the website is secure by ensuring https is in the browser’s address bar. The “s” stands for “secure” and means that any information you enter will be transferred securely.

2. A common tactic of cybercriminals is to trick you into downloading content that appears authentic, but contains malware that will steal your information. The content can come in the form of a pop-up or in an email, and can seem legitimate by using the name and logo of a trusted brand. Never download programs or apps that you are not certain are from a legitimate source. If you suspect that your device has a virus, consult a trusted expert.

3. Because no one has complete control over keeping their money and information safe from online criminals, you may want to consider upgrading your checking account to a CU SoCal Rewards Checking Account. As the primary account holder, you are entitled to a robust identity theft monitoring service. When you activate this service, your personal information is continuously monitored, and you will receive near real-time alerts. For more information, visit CUSoCal.org/RewardsChecking.

A Great Deal On New Wheels.

Luis was shopping for a car and heard CU SoCal offered great rates on auto loans.

“When I was applying for a CU SoCal auto loan, I had many questions throughout the process. The loan consultant was patient, very helpful, and took the time to explain everything—I never felt rushed.

The dealer tried very hard to convince me to go with their financing. After I shared CU SoCal’s low rate, they stopped pushing me to accept their offer.

I would like others to know about the many benefits that the credit union offers in addition to the outstanding hospitality and the honest way they do business. I continue to share with family and friends about my great experience at CU SoCal.”
—Luis of Santa Ana

A SEASON OF SAVINGS

ENJOY 1.99% APR & EARN REWARDS BLACK FRIDAY–CYBER MONDAY!

- CU SoCal Platinum Rewards Credit Cardholders will receive a 1.99% promo APR on purchases made on Black Friday through Cyber Monday (Nov. 29–Dec. 2, 2019)
- CU SoCal Dream Points rewards are earned on qualified purchases—1 point for every $1 spent
- CU SoCal Dream Points are redeemable for cash, air travel, gift cards, and merchandise

1 APR = Annual Percentage Rate. 2 1.99% promo APR applies to CU SoCal Platinum Rewards Credit Card purchases made from Nov. 29–Dec. 2, 2019 for 12 months from date of purchase. After that, your APR will be 10.9%. This APR may vary with the market based on the Prime Rate. We may end your Promotional APR for purchases and apply the Penalty APR if you make a late payment. 3 Purchase transactions of $0.50 or more qualify for CU SoCal Dream Points. For complete details, visit CUSoCal.org/DreamPoints.
Board and Supervisory Committee Nominations.

Two Board Members and three Supervisory Committee Members are up for election in 2020. John Rosenberger and Connie Zappone have each been nominated to serve three-year terms on the Board of Directors. Greg Kelley, Judy Miller, and David 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 10, 2020, 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 Member Care Center at 866.287.6225.

We Appreciate You!

Whatever dreams you have, we’re here to provide you with the resources and financial expertise you need. You are a vibrant part of the credit union difference, and it’s our honor to help make your dreams a reality. Thank you for your Membership!

New in 2020!

Look for a new CU SoCal Online and Mobile Banking platform coming in 2020! You’ll find enhanced features to help streamline your digital banking experience.

Contact Us

Phone Center
Monday-Friday
Saturday
Phone Banking
Website
Email
Find ATMs
@CUSOCAL 866 CU SoCal (866.287.6225)
896.294.2214
800.249.2328 toll-free
CUSoCal.org
info@CUSoCal.org
Text location to 91989

Saturday Seminars

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

SATURDAY—OCTOBER 12

Investment Services located at Credit Union of Southern California presents:
• Financial Planning Basics | 10:30-11:30 a.m.
• Solving the Mystery of Credit Reports | 11:45 a.m.-12:30 p.m.
• Buying a Home | 12:45-2 p.m.

LOCATION:
Brea Community Center, Art Studio Room
695 E. Madison Way

REGISTER:
CUSoCal.org/Seminars
866.287.6225

Webinars

AFTER IDENTITY THEFT
Tuesday, October 8 | 10:30-11:30 a.m.
Thursday, October 17 | 5:30-6:30 p.m.

TEN STEPS TO FINANCIAL SUCCESS
Tuesday, November 5 | 10:30-11:30 a.m.
Thursday, November 21 | 5:30-6:30 p.m.

CREDIT CARD MAKEOVER: GETTING OUT OF DEBT
Tuesday, December 3 | 10:30-11:30 a.m.
Thursday, December 12 | 5:30-6:30 p.m.

REGISTER:
CUSoCal.org/Webinars

FOR MORE INFORMATION & RESOURCES:
CUSoCal.org/Learn/Financial-Guidance

1 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.

HOLIDAY CLOSURES

Veterans Day November 11
Thanksgiving November 28-29
Christmas Eve December 24 (closed 1 p.m.)
Christmas December 25
New Year’s Eve December 31 (closed 1 p.m.)
New Year’s Day January 1, 2020

GROWING TO SERVE YOU BETTER

Members…………………………………119,722
Loans…………………………………$1,010,381,669
Assets…………………………………$1,587,902,019

FINANCIAL HIGHLIGHTS as of August 31, 2019