



POSTAL TIMES

SOUTHERN CALIFORNIA POSTAL CREDIT UNION

APRIL 2012

Annual Meeting Election Results

Thank you to all who attended SCPCU's Annual Meeting on January 26. Congratulations to the following board and committee members who will represent the best interests of the SCPCU membership:

2012 Board of Directors

Jerry Hardison
Chairperson

Alfred Souder
Vice-Chair

Michael Karlson
Treasurer

Roxanne Stephenson
Secretary

Bob Boone
Board Member

Christine Chavira
Board Member

Richard Makarewicz
Board Member

Jim De Simas
Board Member

Pat Tillett
Board Member

2012 Supervisory Committee

Mary Harmon
Chairperson

John Katsumata
Committee Member

Open a Roth IRA for Your Teen!

It's summer job season, so now's a good time to teach your teen the value of a tax-free Roth IRA. Getting them started early shows your teen the "magic" of compounding dollars. All it takes to start a Roth is earned income from a job. Call us today and we'll get you started.

Some restrictions apply.



Partners for Generations

It's SCPCU's Spring Auto Loan Event!

Auto Rates as Low as 3.49% APR* Will Put a Spring in Your Step!

Feel the joy of driving a new car, or refinance your existing higher rate auto loan from another lender at SCPCU and lower your payments. During our Spring Auto Loan Event, you'll enjoy:

- Fixed rates as low as 3.49% APR on new and used vehicles
- Terms up to 84 months
- Up to 100% financing (up to \$75,000), including tax and license
- No application fees, hidden costs or early-payoff penalties
- Your loan stays here and will not be sold to a third party



Hurry! Offer Ends April 30, 2012!

Apply for your auto loan at www.scpcu.org, stop by a branch or give us a call at (877) 33-SCPCU.

Apply Now Using Your Smartphone!

This is a Quick Response Code, or more commonly known as a QR code. QR codes provide you with information instantly. Using a QR reader on your smartphone, you can scan any code and view the latest promotions, events and news! Download a FREE QR reader from your smartphone's app store, and apply for your auto loan in minutes, while on the go!



Scanning QR Codes does require an Internet connection, usage rates may apply.

**Annual Percentage Rate. Stated rate is for an 84-month term. \$20,000 at 3.49% for 84 months = \$269 per month. Maximum loan value for new vehicles is based on purchase price, tax, license, and Mechanical Breakdown and GAP insurances. Maximum loan value for used vehicles, model years 2008 to 2012, is based on retail Kelley Blue Book up to 100% maximum financing. Maximum loan value for model years 2007 or older is up to 100% of wholesale Kelley Blue Book.*

SCPCU Is Here for You During the USPS Downsizing

In light of recent news regarding the pending closure and consolidation of Postal facilities throughout the US, we want to assure you that your credit union is financially strong and prepared to weather the storm with you.

One concern some members have expressed is what will happen to SCPCU branches on Postal properties. I can tell you that our Sacramento branch is not at risk. It is yet to be determined if we will be able to remain at the Long Beach facility. However, we are prepared to relocate any of our branches in order to maintain optimum convenience for members who live and work in the area. This is just one example of ways your credit union will continue to support you.

Shared Branches Are Available for Members Who Are Being Transferred

For members being transferred to new facilities, here are the CU Service Center shared branch locations that are closest to your new work site. All you need is your SCPCU account number and government issued photo ID to make deposits, loan payments, withdrawals, transfers and more.

**South Central
Vernon Commerce Credit Union**
(2.64 miles away)
3801 Santa Fe Ave.
Vernon, CA 90058
(888) 777-1011

7-Eleven® VCom Kiosk (3.17 miles away)
3507-11 Liberty Blvd.
South Gate, CA 90280

**LAX Airport
7-Eleven VCom Kiosk** (.47 miles away)
5880 W. Manchester Ave.
Los Angeles, CA 90045

Water & Power Community Credit Union
(.6 miles away)
8800 S. Sepulveda Blvd.
Westchester, CA 90045
(800) 300-9728

We will continue to communicate with you about ways we can ease your stress during this time of change. Watch for more info on our Facebook page, Website and in newsletters in the coming months. Questions? Give us a call at (877) 33-SCPCU.

Sincerely,
Christine Haley, President/CEO

We're Here for You!

Long Beach Location

2371 Grand Avenue
Long Beach CA 90815

Post Office Box

P.O. Box 91643
Long Beach CA 90809-1643

Monday, Thursday & Friday
8:30 a.m. to 5:00 p.m.

Tuesday

9:00 a.m. to 5:00 p.m.

Wednesday

8:00 a.m. to 5:00 p.m.

Toll-Free Phone (877) 33-SCPCU
or (877) 337-2728

Phone (562) 498-6057

Fax (562) 494-6668

City of Downey FCU Shared Branch Location

10411 Lakewood Blvd.
Downey CA 90241

Monday-Friday

9:00 a.m. to 5:00 p.m.

Closed from 1 p.m. to 2 p.m.
for lunch (except Fridays)

Saturday 9:30 a.m. to 12:30 p.m.

Phone (562) 904-1327

Sacramento Location

Mailing Address: P.O. Box 980064,
West Sacramento, CA 95798

Physical Address: 3775 Industrial
Blvd., West Sacramento, CA 95799

Monday-Friday

9:00 a.m. to 4:30 p.m.

Phone (916) 921-5050

Toll-Free Phone (800) 300-7053

Touchtone Teller (866) 236-0895

Lost or Stolen Visa® Debit Cards
(562) 498-6057

Online Banking and Bill Pay
www.scpku.org

Holidays

All Offices Closed on:

Memorial Day

Saturday, May 26
and Monday, May 28

Independence Day

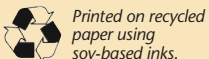
Wednesday, July 4



Scan with your smartphone's barcode reader to visit our Website. Download a free reader app by visiting your smartphone's app store.



By our members' choice, Southern California Postal Credit Union is privately insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.



Printed on recycled paper using soy-based inks.



This newsletter is published quarterly for the members of Southern California Postal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See SCPCU's Truth-in-Savings booklet for important account restrictions and conditions.

One Day Just Isn't Enough... We're Showing Our Appreciation All Week Long!

NEW Member Appreciation WEEK Is Sunday, June 10 – Friday, June 15

One day just isn't enough to show our appreciation to our valued members, so this year we're celebrating for an entire week! Our week-long festivities will offer something for everyone at all SCPCU locations and will take the place of Family Fun Day. Some things you can look forward to include:

- Extended service hours
- Daily rate specials on loans, savings products and kids accounts, too!
- Refreshments and raffle prizes
- In-branch giveaways
- And more!

Watch our Website and Facebook page for more information on this exciting week-long event, which will allow us to show more appreciation to more members!



Our Visa® Platinum Offers Something Extra...It's Rewards!

Get a Great Low Rate, PLUS Rewards!

SCPCU's new Visa Platinum with Rewards offers you the purchasing power you want, a low rate and the extra benefit of earning rewards with every swipe of your card. But that's not all:

- NO annual fee and NO cash advance fees.
- NO balance transfer fees—most big bank cards charge 3% of the balance transferred.
- Earn one reward point for every dollar spent, which you can redeem for gift cards, travel on major airlines or CASH!
- Reward points are easy to redeem.
- Low foreign currency exchange fees—great for travelers!
- Share-secured Platinum Visa option to help you rebuild your credit and take control of debt.

Apply for Your Platinum Visa with Rewards Today!

See current rates and terms and apply online at www.scpku.org, stop by a branch or give us a call at (877) 33-SCPCU.

Certain terms and conditions apply. Visit our Website for more information.



Spring to eStatements for a Chance to Win a \$100 Gift Card*

Spring is a great time to make your life a little greener and switching to eStatements is a great start! In addition to reducing clutter and saving trees, eStatements are a safe, secure way to manage your accounts and protect your identity. The most convenient aspect of eStatements is that they are accessible 24 hours a day, 7 days a week! Oh, and did we mention they're FREE?

Sign Up by June 30, 2012 for Your Chance to Win a \$100 Gift Card!

It's easy to sign up for eStatements. Simply log in to Online Banking and click on the eStatements banner. We'll take care of the rest!

**Visit our Website at www.scpku.org for promotion rules.*

**\$100
Gift Card**

