



# POSTAL TIMES

SOUTHERN CALIFORNIA POSTAL CREDIT UNION

JULY 2012

## Calling All Master Chili Makers!

Get your aprons ready for the first ever SCPCU Chili Cook-Off on September 26, 2012. If you think you have the best chili recipe in town, submit it by visiting the link on our website at [www.scpcu.org](http://www.scpcu.org), no later than 8/15/12.

Our panel of "experts" will pick the top five from each branch. Those members will bring their chili to the Cook-Off and SCPCU members will vote for the best. Special CASH prizes will be awarded. We'll also offer some great loan rate specials to top off the fun. So start cookin' and may the best chili win!

Watch our website and Facebook page for complete details.



## Take a Minute to Sign Up for eStatements

In the time it takes to open your paper statement and file it in a safe place, you can sign up for eStatements! Keep your desk or kitchen counter clutter free—and save a tree—with eStatements! Sign up today at [www.scpcu.org](http://www.scpcu.org)!



Partners for Generations

## Take a Permanent Vacation from Your High Auto Rate! You Might Win \$500 in Cool Summer Cash!

### Send High Rates Packing—Lower Your Rate by Up to 2.00% APR!\*

Refinance your current clunker of a loan or trade in your clunker of a car for a new ride during SCPCU's Cool Summer Cash and Auto Loan Spectacular, which includes:

- A chance to win \$500 cool cash!\*\* Use it to enjoy your summer getaway, help with backyard projects or...whatever
- Lower your current loan rate by as much as 2% APR—and save on your monthly payment!
- 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

### Get Your Auto Loan by August 31, 2012 and Be Entered in SCPCU's Cool Summer Cash Giveaway!

Send your higher-rate auto loan packing and YOU could be packing for your summer getaway! Apply online at [www.scpcu.org](http://www.scpcu.org), stop by a branch or call at (877) 33-SCPCU.

*\*Annual Percentage Rate. Refinance offer available on all titled vehicles, except those financed with SCPCU. Offer not valid on SCPCU auto loans. We'll beat your current rate by up to 2% APR with verification of your current loan rate, but the new rate can be no lower than 3.49% APR. Maximum loan values for used vehicles model years 2008 to 2012 are based on retail Kelley Blue Book up to 100% maximum financing. Maximum loan values for model years 2007 or older are up to 100% of wholesale Kelley Blue Book. Credit qualifications apply. Membership requirements apply. Other exclusions and/or restrictions may apply. Actual rate is based on credit rating.*

*\*\*No purchase necessary to enter or win. Odds of winning depend on the number of eligible entries received. Winner will be notified by phone. \$500 prize will be deposited into winning member's SCPCU savings account. Promotion ends 8/31/12. Winner will be randomly chosen from eligible entries no later than 9/7/12. See [www.scpcu.org](http://www.scpcu.org) for complete promotional rules.*



## Dive into a More Rewarding Cardholder Experience!

### SCPCU's NEW Platinum Visa® with Rewards Makes a Splash!

There are a lot of credit cards out there—but few compare to the simplicity, convenience and value of SCPCU's Visa Platinum with Rewards. No watered-down benefits here...just pure platinum perks, including:

- NO annual or cash advance fees
- NO balance transfer fees (See below for special double rewards points offer!)
- Low foreign currency exchange fees—great for travelers!
- Share-Secured Platinum Visa available to help you rebuild your credit and take control of debt

### More Rewarding in Every Way

- Earn one rewards point for every dollar spent, which you can redeem for gift cards, travel on major airlines or CASH!
- Rewards points are easy to redeem

### Special Balance Transfer Offer—Earn Double Rewards Points!

Earn DOUBLE rewards points on all balances over \$500, which are transferred by August 31—dollar for dollar! If you transfer a balance of \$5,000, you'll earn 10,000 rewards points!

### Not a Cardholder?

Open a NEW Platinum Visa and transfer your higher rate balances today. You'll earn DOUBLE rewards points if you transfer before August 31, 2012!\* Apply online at [www.scpcu.org](http://www.scpcu.org), stop by a branch or call at (877) 33-SCPCU.

*\*You must qualify for SCPCU membership and loans. Rates are based on individual credit score. All rates subject to change without notice.*



Redeem Rewards Points for Summer Travel!



## 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

**Lost or Stolen Visa® Platinum  
Cards (800) 682-6075**

**Online Banking and Bill Pay**  
[www.scpcu.org](http://www.scpcu.org)

## Holidays

**All Offices Closed on:**

### Labor Day

Monday, September 3

### Columbus Day

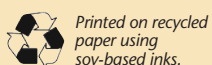
Monday, October 8



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.

## Week-Long Member Appreciation Was a Sensation!

SCPCU celebrated YOU, our valued members, June 10-15 during Member Appreciation Week, starting with our Super Sunday Kick-Off Party filled with FREE food, raffle prizes and fun for the kids. The celebration continued during the week with daily treats, rate specials and Youth Appreciation Day. A picture is worth a thousand words...take a look what fun we had celebrating YOU!



## Protect Your Family's Financial Future

Credit Life and Disability Insurance protects you and your family from the burden of loan payments in the event of your disability or death. Member's Choice Term Life and Disability insurance plans are very affordable and are available on most SCPCU loans. Ask us for details.

**CALIFORNIA NOTICE TO OPEN-END CERTIFICATE HOLDERS:**  
This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

