



POSTAL TIMES

SOUTHERN CALIFORNIA POSTAL CREDIT UNION

OCTOBER 2012

Don't Throw Money Away—Use the Sprint Discount Plan!

With the Sprint Credit Union Member Discount Plan, new and existing Sprint customers receive:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation and NO upgrade fees

To get this exclusive offer, call (877) 728-3428, visit www.LoveMyCreditUnion.org/Sprint or stop by your local Sprint retail location and mention you're a credit union member.

Holidays

All Offices Closed on:

Columbus Day

Monday, October 8

Veterans' Day

Monday, November 12

Thanksgiving

Thursday and Friday
November 22-23, (CODFCU Shared Branch open Friday, November 23, 9 a.m.-1 p.m.)

Christmas Eve

Monday, December 24
8:30 a.m.-1 p.m.

CODFCU and Sacramento offices: 9 a.m.-1 p.m.

Christmas Holiday

Tuesday, December 25

New Year's Eve

Monday, December 31
8:30 a.m.-1 p.m.

CODFCU and Sacramento offices: 9 a.m.-1 p.m.

New Year's Holiday

Tuesday, January 1, 2013



It's Crazy How Easy It Is to Get an Auto Loan from SCPCU!

2.79% APR*, Regardless of Your Credit Score, When You Apply Online!

SCPCU is making it easy to get into a new car for less, or refinance your existing higher-rate auto loan and save. You don't need perfect credit to get this low rate. Here's how it works:

- ANY credit score qualifies for a rate of 2.79% APR with proof of income and ability to pay.
- This super low rate is for a maximum 48-month term!
- To get the 2.79% APR, you must apply online at www.scpcu.org. If you apply at a branch, by fax or phone, the rates will be as low as 3.49% APR, based on your credit score.
- Invite your family members to join and take advantage of this great offer.
- Hurry! Offer ends 12/31/12.



**Annual Percentage Rate. \$20,000 loan at 2.79% APR for 48 months = \$440.83 per month. Rate quoted is effective 10/1/12 to 12/31/12. All rates subject to underwriting and can change without notice. Refinance offer available on all titled vehicles. Maximum loan amount 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. Offer does not apply to current SCPCU auto loans. Membership requirements apply. Other exclusions and/or restrictions may apply.*

Need a New Car? You've Got Three Great Ways to Save!



SCPCU has three ways for you to save on a new vehicle purchase:

1. General Motors is offering preferred pricing to all current and eligible SCPCU members on most new GM vehicles, in addition to their most current incentives and special offers! You could save BIG bucks on your next new Chevrolet, Buick or GMC purchase, just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and to request your GM Authorization Number.
2. Save even more when you finance your new vehicle at SCPCU. See the article above about our current special auto loan rates!
3. You'll also save on fuel costs with GM's high-fuel efficiency vehicles.* Start saving today!

**GM offers high-fuel efficient products in most high-volume vehicle segments. All fuel economy ratings below are EPA Estimates. The Chevrolet Cruze Eco, with 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage*

estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

Nominations for Board and Supervisory Committee

Interested in helping set the future direction of a dynamic organization? We've got the opportunity for you! SCPCU is accepting nominations for three seats on our Board of Directors and one for the Supervisory Committee, which will be determined by our election in January 2013.

- Each position is for a three-year term
- You must be a member in good standing
- Nominations must be received by December 31, 2012
- Election of officials will take place in January 2013

If you are interested in serving, please write a letter with your qualifications and mail before 12/31/12 to: SCPCU Nominations, Christine Haley, CEO, 2371 Grand Ave., Long Beach, CA 90815.

Annual Meeting

Please join us Thursday, January 24, 2013 at 7:00 p.m. at The Grand Willow Street Centre, 4101 East Willow Street in Long Beach.

The meeting will include elections, reports from the Board Chairman, CEO, Supervisory Committee and Treasurer. Refreshments will be served.

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

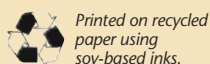
Online Banking and Bill Pay
www.scpcu.org



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.



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.

Holiday Shopping Is Hard Work... You Deserve Rewards!

Visa® Platinum with Rewards Lets You Enjoy the Fruits of Your Labor

Holiday shopping is hard work—dealing with busy shopping malls and endless online searches for perfect gifts. But use your SCPCU Visa Platinum with Rewards and you'll be rewarded for your efforts by earning one point for every dollar spent, which you can redeem for gift cards, travel or CASH! You'll also enjoy NO annual fee, cash advance or balance transfer fees, PLUS a low rate!

Apply online at www.scpcu.org to get your card in the "Nick" of time for the holidays! Got so-so or no credit history? We offer a Secured Platinum Visa, too!

**Annual Percentage Rate. You must qualify for SCPCU membership and loans. Rates shown are lowest available and are based on applicant credit history. Your rate may be higher. All rates subject to change without notice. Rate quoted is effective as of 10/1/12.*

**FIXED Rates
as Low as
9.99% APR***



**NOW YOU CAN PAY FOR
COLLEGE THE SMART WAY**

**Sallie Mae Smart Option
Student Loan®
TOGETHER WE CAN DO THIS.**

Pay for College the Smart Way

SCPCU's new Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge the gap between scholarships and federal loans—and the high cost of education expenses.

This loan allows students to borrow up to 100 percent of school certified education costs and offers simple repayment options. It also features competitive interest rates and no origination or disbursement fees for students attending degree-granting institutions. Plus, applying with a credit-worthy cosigner may lower the interest rate—and provides a better chance of approval.

Visit www.scpcu.org to learn more and apply today!

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE (www.salliemae.com) TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION. Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner.

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Scholarships Commemorate Three Wonderful People

If you're a high school senior or currently enrolled in a college or university and have a 2.0 or more GPA, you are eligible to apply for the following scholarships, which honor the legacy of SCPCU family members:

- \$500 Herman S. Alevy Family Scholarship – This scholarship was created by Mr. Alevy's family to honor his many years of service and dedication to the principles of credit union membership and education. SCPCU will match the \$250 family scholarship to award \$500 to a deserving student.
- \$1,000 Vern Willey Scholarship – Named after Vern, our long-time friend and retired Manager.
- \$500 Elsie Ireland Scholarship – Commemorating Elsie's 20 years of service to SCPCU.

The deadline for entering all three scholarships is November 30, 2012.

Pick up your application at any SCPCU branch. Applicants must be an SCPCU member in good standing. Winners will be announced on our Website and Facebook.

