



POSTAL TIMES

SOUTHERN CALIFORNIA POSTAL CREDIT UNION

JANUARY 2013

Annual Meeting Is January 31st!

The Annual Meeting date printed in the October edition of this newsletter was incorrect. Here is the correct information:

Date: January 31, 2013

Time: 7:00 p.m.

Place: The Grand Willow Street Centre, 4101 East. Willow St., Long Beach

The meeting will include elections, reports from the Board Chairman, CEO, Supervisory Committee and Treasurer, and, of course, refreshments!

More ATMs and Shared Branches Than Any Bank

SCPCU offers members access to 6,800 shared branches and nearly 30,000 fee-FREE ATMs nationwide—that's more than any big bank. To find one near you, visit www.spcu.org.



Erase Your Holiday Debt in 12 Months!

Transfer high-rate store and bank credit card balances to a 12-12-12 Loan from SCPCU, and have it paid off by next holiday season.

Here's how:

- Borrow \$1,200 at 12% APR* for 12 months
- Your payments are just slightly over \$100 per month for one year and then your loan is totally paid!

Hurry! Offer Ends 1/31/13

Apply online at www.spcu.org or stop by any SCPCU location.

**Annual Percentage Rate effective 11/1/12–1/31/13. A \$1,200 loan at 12% APR for 12 months = \$106.26 per month. Borrower must meet underwriting guidelines, and show proof of income and ability to repay the loan. Rates, terms and conditions are subject to change without notice.*



SCPCU Members Receive 2.50% in Shareholder Rewards!

Giving Back to You Is What We Do

When you consider the climate of the banking industry—with fees rising and rewards becoming a rarity—it's refreshing when your financial institution pays YOU a bonus. But this is nothing new for not-for-profit SCPCU, which has been giving Shareholder Rewards to members since 2006. At the end of 2012, the Board voted to return 2.50% in Loan Rebates and Shareholder Bonus Dividends to members—that's 0.50% higher than last year! Thanks for another great year. We appreciate you!

NEW 24-Hour Touchtone Teller System Available February 4th

We Listened to YOU and Now Have an Easier-to-Use System

One great thing about belonging to a democratically-controlled credit union is that we really listen to you. Thanks to your feedback, we have a new Touchtone Teller system with:

- NO more codes to remember or enter
- MORE transaction choices
- A list of all of your account types
- Many more easy-to-use functions

Be one of the first to try it out—call (866) 236-0895 anytime, day or night, beginning February 4!



Good News: There's Still Time to Apply for a Scholarship!

We've extended the application deadline for our three 2012 Memorial SCPCU Scholarships to March 31, 2013.

If you're a high school senior or currently enrolled in a college or university with a 2.0 or higher GPA, you're eligible to apply for one of our three scholarships: **\$500 Herman S. Alevy Family Scholarship**, **\$500 Elsie Ireland Scholarship**, **\$1,000 Vern Willey Scholarship**.

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 page.



Pick Up Your Free 2013 Calendars

Complimentary wall, payday and pocket calendars are available at all SCPCU locations, while supplies last. It's our gift to you!

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

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

Holidays

All Offices Closed on:

Martin Luther King, Jr. Day

(Observed) Monday, January 21

Presidents' Day (Observed)

Monday, February 18

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.



American
Share
Insurance

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.

CU SERVICE CENTERS.



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.

Drive for Less in 2013

Lower Your Auto Rate by Up to 2.00% APR!*

Resolve to pay less for your auto loan this year. Refinance your higher-rate auto loan with another lender at SCPCU. Or buy that new car you've been admiring. Either way you'll enjoy:

- We'll beat your current rate by up to 2.00%—to as low as 2.49% APR with 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

Apply online at www.scpcu.org, stop by a branch or call (877) 33-SCPCU.

**Annual Percentage Rate. A \$25,000 loan at 3.49% APR for 84 months = \$365.70 per month. Refinance offer available on all titled vehicles. Offer not valid on existing SCPCU loans. We'll beat your current rate by up to 2.00% APR with verification of your current loan rate, but the new rate can be no lower than 2.49% APR. Maximum loan values for used vehicle model years 2009–2013 are based on retail Kelley Blue Book up to 100% maximum financing. Maximum loan values for model years 2008 and older are up to 100% of wholesale Kelley Blue Book. Credit qualifications apply. Other exclusions and/or restrictions may apply. Actual rate is based on credit rating.*



Checking + Direct Deposit* = FREE!

Want FREE checking? That's easy! Just sign up for direct deposit. With direct deposit your paycheck or Social Security check is automatically deposited to your SCPCU account. Nothing could be easier or safer. Direct deposit is the best way to go because your funds are deposited regularly, on time and are immediately available.

If you're a USPS employee, you're eligible for our exclusive ExpressPay Checking, with special features and benefits you won't find at any bank! Visit www.scpcu.org for all the details.



With an SCPCU checking account and direct deposit, you'll also enjoy:

- NO monthly checking fees
- NO minimum balance requirement or per check fees
- FREE Visa® Debit Card
- FREE ATM withdrawals at nearly 30,000 CO-OP® ATMs nationwide
- FREE Online Banking, Bill Pay and Mobile Money
- Overdraft Privilege to help you cover unexpected overdrafts to your account**

Need help signing up for direct deposit? Give us a call at (877) 33 – SCPCU.

**Minimum \$300 monthly Direct Deposit to qualify. Other restrictions may apply.*

***Overdraft Privilege requires opt-in. Contact us for more details.*

Make This Year More Rewarding...

Use SCPCU's Platinum Visa Credit Card with Rewards!

Make this your best financial year ever by switching to SCPCU's Platinum Visa with Rewards:

- FIXED rate as low as 9.99% APR*
- 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, and redeem for gift cards, airfare or CASH!
- Low foreign currency exchange fees—great for travelers!

We've Got a Secured Visa with Rewards Card, Too!

This credit card option is great for students or those wanting to establish or rebuild their credit. See current rates and apply online at www.scpcu.org, stop by a branch or call (877) 33-SCPCU.

**Annual Percentage Rate. Advertised rate is lowest available as of 1/1/13 and is based on applicant credit history. All loans subject to credit approval. Your rate may be higher. All rates subject to change without notice.*

