

Come to Our Annual Meeting

Date: Thursday, January 30, 2014

Time: 7:00 p.m.

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

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

Contact Information

Long Beach Main Office

(877) 33-SCPCU

Mailing Address

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

Physical Address

2371 Grand Avenue, Long Beach CA 90815

Sacramento Branch Office

(800) 300-7053

Mailing Address

P.O. Box 980064, West Sacramento CA 95798

Physical Address

3775 Industrial Blvd., West Sacramento CA 95799

Touchtone Teller

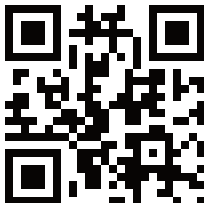
(866) 236-0895

Website

www.scpcu.org



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.



NewsPost

Winter 2014

We'll Beat Your Auto Rate!

**Win the Race for the Lowest Rate...
as Low as 1.74% APR*!**

Refinance with SCPCU and we'll beat your current auto rate, even if you've just bought your car!* Or, if you are planning to buy a new car, get your loan with us; we beat the big banks and dealers, too:

- A rate as low as **1.74% APR*** (based on your credit history and ability to repay the loan)
- You **MUST** apply online for your loan at **www.scpcu.org** to get this special rate
- Terms up to 84 months
- Up to 100% financing (up to \$75,000), including tax and license
- Bi-weekly auto loan payment option allows you to pay off your loan faster. We'll run the numbers for you so you can decide if it's right for you!

Hurry! This offer ends February 28, 2014!

**Annual Percentage Rate. Offer not valid on existing SCPCU loans. Verification of your current loan rate required. Lowest rate available is 1.74% APR. Maximum loan values for 2010–2014 model years based on retail Kelley Blue Book up to 100% maximum. Maximum loan values for 2009 and older model years are up to 100% of wholesale Kelley Blue Book. Credit approval and membership requirements apply. Rate is based on credit rating. Other conditions may apply.*

**Auto Rates
as Low as
1.74%
APR!**



We Place People Before Profits

As a not-for-profit credit union, SCPCU returns a portion of its capital directly to its members. Actions like these reveal the differences in the way banks and credit unions are structured. In a bank, that money would go directly to stockholders. At SCPCU, this is a great example of how we pay it forward and treat you like a true credit union owner.

2.50% Shareholder Rewards Paid to SCPCU Members!

At the end of 2013, the Board voted to return 2.50% in Loan Rebates and Shareholder Bonus Dividends to members! The more you use your credit union, the more we all benefit!



An SCPCU Tradition: FREE Calendars!

Wall, payday and pocket calendars are available at all SCPCU locations while supplies last. Take one of each—it's our gift to you!

Two Easy Ways to Simplify Your Financial Life

1. **Download the FREE SCPCU TouchBanking App from iTunes or the Google Play Store** (search for TouchBanking). When prompted, enter App code **scpcmobil**. Check balances, transfer funds and more!

Your phone carrier's data rates may apply.

2. **Upgrade your smart phone!** Sign up for the Sprint Credit Union Member Discount for a 10% discount on monthly service, plus waived activation fees! Go to LoveMyCreditUnion.org/Sprint



Face Holiday Debt Head-On: Transfer Balances and Save!

Transfer high-rate holiday debt to your SCPCU Visa® Platinum Card and receive:



An everyday rate as low as

9.99% APR*

- NO balance transfer, annual or cash advance fees
- Earn rewards points on every purchase; redeem for gift cards, travel or CASH!
- Secured Visa option, if you need to rebuild your credit

Not a cardholder? Apply online at www.scpcu.org, stop by a branch or give us a call at (877) 33-SCPCU.

**Annual Percentage Rate. Rate is based on credit rating. Visit www.scpcu.org for full disclosure.*

Handle It All with a HELOC!

Handle excess debt, home remodel and education expenses with a low-cost Home Equity Line of Credit:

- Low variable rate, currently 4.25% APR* (Prime + 1.00%) with up to 20 years to repay!
- NO closing costs (save over \$500)
- NO points or prepayment penalty
- NO appraisal, application fees or annual fee
- Borrow up to 80% of your available equity

Apply online, call (877) 33 - SCPCU or stop by today!

**Annual Percentage Rate. Payment example: 240 monthly payments of \$6.20 per \$1,000 borrowed. SCPCU charges no fees if approved borrower takes initial advance of at least \$25,000. If initial advance is less than \$25,000, borrower will be charged a total of \$150 in fees. The initial minimum withdrawal amount is \$1,000.00 and \$500.00 for each subsequent withdrawal. For full disclosure, visit www.scpcu.org. Certain restrictions apply. Subject to credit approval.*

