



Credit Union of  
Southern California  
BUILDING BETTER LIVES

# welcome

to Credit Union of Southern California



**MEMBER WELCOME GUIDE**



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 **WHEN YOU SEE THIS SYMBOL, TAKE ACTION.**

## MISSION

**Build Better Lives Through World-Class Service and Convenience.**

## VISION

**Exceed Members' and employees' expectations, making CU SoCal a significant financial competitor in Southern California.**

## VALUES

**Everybody counts, everybody cares, everybody delivers, every day.**

## Welcome to Credit Union of Southern California (CU SoCal)

Credit Union of Southern California (CU SoCal) is pleased to extend a warm and heartfelt welcome to the Members of Family 1 Federal Credit Union (F1FCU).

On July 18, 2012, the Membership of F1FCU overwhelmingly approved a resolution to merge into CU SoCal. Through this merger, you will become a valuable Member-Owner of CU SoCal beginning September 1, 2012.

F1FCU and CU SoCal share a long history of making a positive difference in the lives of their Members. Through this partnership, we're honored to continue that legacy and bring you and your family the best value for your Membership. At CU SoCal, you'll enjoy the same high-quality service you've experienced at F1FCU as well as additional benefits such as more branch locations, extended hours, expanded products and services, and improved access to new technologies.

CU SoCal has more than \$600 million in assets and serves nearly 50,000 Members. As with F1FCU, Members are our number one priority. Our 58-year tradition of Building Better Lives Through World-Class Service and Convenience is a part of our every day culture. We enthusiastically look forward to the opportunity to serve all of your financial needs with the service you've come to expect and deserve.

This Member Welcome Guide was created to help you make a smooth transition to CU SoCal. Please carefully review its contents. In addition to letting you know how your accounts will convert to CU SoCal, this Guide includes information about new products and services available to you as a Member of our credit union.

Please don't hesitate to call us toll free at 866 CU SoCal (866.287.6225) with any questions you may have.

Again, welcome to CU SoCal. We look forward to serving you and your family.



Sincerely,

A handwritten signature in black ink that reads "Dave Gunderson". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Dave Gunderson  
President/CEO

**TIP: Read pages 4-7 first. They contain an overview of important information you'll want to know.**

## An Easy Transition

F1FCU and CU SoCal have worked together to make your account transition as easy as possible for you.

## What Will Not Change

### Account Access

Your account access through CU Service Centers and CO-OP ATMs will not change. You will continue to have access to your accounts at more than 6,800 shared branches, as well as at 28,000 surcharge-free ATMs—10,000 more than offered by the largest bank!

### Dividend Payment Schedule

Your Share Certificate, IRA Certificate, and Money Market Account dividends will continue to be paid monthly.

### Great Service

CU SoCal is committed to providing Members with World-Class Service. You will continue to receive the same dedicated and friendly Member service from CU SoCal that you received from F1FCU.

### Internal Account-to-Account and Account-to-Loan Transfers

Your scheduled F1FCU *internal* transfers will continue uninterrupted.

### F1FCU Branch

The F1FCU Placentia branch will remain open with the same hours of operation through at least October 2013.

### Loans and Lines of Credit

There will be no changes to your loans and lines of credit terms or rates. Your ability to take advances and make automatic loan payments will continue uninterrupted.

## What May Change

### Overdraft Protection

Your current overdraft protection will not change with the exception of overdrafts you have in place from your F1FCU HELOC and Visa® Credit Card(s). Effective September 1, 2012, overdraft protection from your HELOC and Visa® Credit Card(s) will no longer be available. However, you may have access to additional protection on your Visa® Check Card(s) with CU SoCal Courtesy Pay. See page 26 for more information and page 27 to opt in to receive this additional coverage.

**IMPORTANT NOTE: As we transition ATM and Debit Cards, please be aware that you will not have access to your credit union ATM or Debit Cards from 6 p.m. on August 31, 2012, until September 1, 2012. We apologize for any inconvenience.**

# What Will Change on September 1, 2012

## **Accumulation IRA Savings Account(s)**

Your F1FCU Accumulation IRA Certificate Account(s) will convert to a CU SoCal Traditional IRA Savings Account(s). Your dividends will now be paid monthly.

## **ATM and/or Debit Card(s)**

Shortly before September 1, 2012, you will receive a new CU SoCal ATM or Visa® Check Card(s) that will replace your F1FCU ATM or Debit Card(s). Please continue to use your F1FCU ATM or Debit Card(s) until 6 p.m. on August 31, 2012. See page 10 for more information.

## **Business Savings Account(s)**

Your F1FCU Business Savings Account(s) will convert to a CU SoCal Regular Savings Account(s) with the same Business Account(s) treatment you enjoy today.

## **Certificate Account(s)**

Your F1FCU Certificate Account(s) will convert to a CU SoCal Regular Certificate Account(s) at the same rate and terms until it/they mature.

## **Checking Account(s)**

Your F1FCU Checking, Business Checking, Attorney Trust Checking, Organization Checking, and Club Checking Account(s) will convert to a CU SoCal Value Checking Account(s). See page 10 for more information.

## **Conversion Roth IRA Savings Account(s)**

Your F1FCU Conversion Roth IRA Savings Account(s) will convert to a CU SoCal Roth IRA Savings Account(s).

## **Coverdell ESA IRA Savings Account(s)**

Your F1FCU Coverdell ESA IRA(s) Savings Account(s) will convert to a CU SoCal 12-Month Coverdell Education Savings Account(s).

## **Direct Deposit and Automatic Payments**

Your direct deposits and automatic payments will continue as they are today. However, a change will be required by February 1, 2013. See page 18 for more information.

## **Holiday Club Account(s)**

Your F1FCU Holiday Club Account(s) will convert to a CU SoCal Holiday Saver Account(s) at the same terms until funds are disbursed on November 1, 2012. If you'd like to switch to a different account type, please let us know. We're happy to help you make the change.

## **Home Banking and Electronic Bill Pay**

F1FCU Home Banking (Mr. OnLine) will not be available after 6 p.m. on August 31, 2012. Mr. OnLine users will need to enroll in CU SoCal's free Home Banking (CU OnLine™) at [www.CUSoCal.org](http://www.CUSoCal.org). See page 18 for more information.

CU SoCal's Home Banking (CU OnLine™) and Bill Pay are free to all Members. Bill Pay (FastPay) users will need to set up payees in CU SoCal's Home Banking (CU OnLine™) Bill Pay. See page 18 for more information.

## Member Number

Your F1FCU Member number will change. You will receive your new Member number in the mail before September 1, 2012.

## Money Market Savings Account(s)

Your F1FCU Money Market Savings Account(s) will convert to a CU SoCal Money Market Account(s).

## Organizational Savings Account(s)

Your F1FCU Organization Savings Account(s) will convert to a CU SoCal Regular Savings Account(s).

## Prime Savings Account(s)

Your F1FCU Prime Savings Account(s) will convert to a CU SoCal Savings Account(s).

## Roth Accumulation IRA Savings Account(s)

Your F1FCU Roth Accumulation IRA Account(s) will convert to a CU SoCal Roth IRA Savings Account(s).

## Roth IRA Certificate Account(s)

Your F1FCU Roth IRA Certificate Account(s) will convert to a CU SoCal Certificate Account(s) at the same rate and terms until maturity.

## SpeedCU

SpeedCU users will now call CU SoCal's PhoneTeller at 800.249.2328. See page 18 for more information.

## Sub-Savings, Club Savings, Share Secured Savings, and Visa® Secured Account(s)

Your F1FCU Sub-Savings Account(s), Club Savings Account(s), Share Secured Savings Account(s), and Visa® Secured Account(s) will convert to a CU SoCal Sub-Savings Account(s).

## September 1, 2012 Account Conversion Chart

F1FCU account...	...will convert to this CU SoCal account on September 1, 2012
Accumulation IRA Savings	Traditional IRA Savings
Business Savings	Regular Savings
Checking Account, all types	Value Checking
Certificates	Regular Certificates
Conversion Roth IRA Savings	Roth IRA Savings
Coverdell ESA IRA Savings	Coverdell Education Savings
Holiday Club	Holiday Saver
Money Market Savings	Money Market
Organizational Savings	Regular Savings
Prime Savings	Regular Savings
Roth Accumulation IRA Savings	Roth IRA Savings
Roth IRA Certificate	Roth IRA Certificate
Traditional IRA Certificate	Traditional IRA Certificate
Sub-Savings, Club Savings, Share Secured Savings, Visa Secured	Sub-Savings



## September 1, 2012 Service Conversion Chart

F1FCU service...	...will convert to this CU SoCal service on September 1, 2012
FastPay	ePay
Mr. OnLine	CU OnLine™
SpeedCU	PhoneTeller

### Important Dates

DATE	WHAT YOU NEED TO KNOW
August 31, 2012	<ul style="list-style-type: none"> <li>F1FCU ATM and Debit Card(s) will expire at 6 p.m.</li> <li>You will no longer earn ScoreCard points on your F1FCU Debit Card(s).</li> <li>F1FCU Home Banking and Bill Pay will no longer be available after 6 p.m.</li> </ul>
September 1, 2012	<p>You are now a Member-Owner of CU SoCal. You may:</p> <ul style="list-style-type: none"> <li>Conduct business at CU SoCal branch locations.</li> <li>Enroll in CU SoCal's free Home Banking and Bill Pay at <a href="http://www.CUSoCal.org">www.CUSoCal.org</a>.</li> <li>Download CU SoCal's free Mobile Banking app at <a href="http://m.CUSoCal.org">m.CUSoCal.org</a>.</li> <li>Access your account information through CU SoCal's Telephone Service Center toll-free at 866 CU SoCal (866.287.6225).</li> <li>Call PhoneTeller for free, 24-hour account access (800.249.2328 or 562.945.2214). See page 18 for more information.</li> <li>Begin using your new CU SoCal Visa® Check Card(s).</li> <li>Update your electronic withdrawals and deposits (ACH transactions) with CU SoCal's Routing and Transit Number—322283796—and your new account number(s).</li> <li>Begin using your new CU SoCal checks.</li> </ul>
December 31, 2012	You will no longer earn ScoreCard points on your F1FCU Visa® Platinum Credit Card(s).
February 1, 2013	<ul style="list-style-type: none"> <li>F1FCU checks will no longer clear.</li> <li>ACH transactions using F1FCU information will no longer clear.</li> </ul>
July 15, 2013	F1FCU <b>Visa® Platinum Credit Card ScoreCard</b> points may no longer be redeemed.
August 2013	<ul style="list-style-type: none"> <li>F1FCU <b>Visa® Platinum Credit Card(s)</b> will automatically convert to a CU SoCal Visa® Platinum Credit Card(s).</li> <li>F1FCU <b>Debit Card ScoreCard</b> points may no longer be redeemed after August 31, 2013.</li> </ul>

**IMPORTANT NOTE:** As we transition Debit Cards, please be aware that you will not have access to your credit union Debit Cards from 6 p.m. on August 31, 2012, until September 1, 2012. We apologize for any inconvenience.

**IMPORTANT NOTE:** F1FCU Online Banking will not work after 6 p.m. on August 31, 2012. Payments scheduled with F1FCU Bill Pay after August 31, 2012, will not be processed. See page 18 for more information.



# Account Information— Your Membership, Dividends, Statements and Regular Savings Account(s)

## What You Need To Know

- Your Membership number will change. You will receive your new number in the mail before our merger is finalized on September 1, 2012.
- Your dividends will be paid monthly on Certificates, Holiday Saver Accounts, IRAs, Money Market Accounts, and Savings Accounts.
- Your statement(s) will arrive about the same time of the month.
- Your F1FCU Regular Savings Account(s) will automatically convert to a CU SoCal Savings Account(s) on September 1, 2012.

CU SoCal Regular Savings Account	Features
Regular Savings	<ul style="list-style-type: none"> <li>• Open up to nine different personalized sub-savings accounts</li> <li>• \$5 minimum opening deposit for sub-savings accounts</li> </ul>

**IMPORTANT NOTE:** More information about all of our products and services, including current rates, can be found online at [www.CUSoCal.org](http://www.CUSoCal.org).



## Your Overdraft Protection and Standard Overdraft Protection (CU SoCal Courtesy Pay)

### What You Need to Know

- Your current Overdraft Protection from your F1FCU Savings, and/or Line of Credit will continue in the order you designated. However, overdrafts you have in place from your F1FCU HELOC and/or Visa® Credit Card will no longer be processed effective September 1, 2012.
- CU SoCal offers Overdraft Protection on your checking account and can pull funds from your CU SoCal Savings,<sup>1</sup> Money Market Account,<sup>1</sup> and Unsecured Line of Credit.<sup>2</sup> See page 26 for more information.
- CU SoCal offers qualified Members extra financial protection through our optional Standard Overdraft Protection Program we call CU SoCal Courtesy Pay.<sup>3</sup> Through CU SoCal Courtesy Pay, we will pay, rather than return, non-sufficient fund transactions on your checking account(s).

### ! What You Need To Do

- Call us if you'd like more information about Overdraft Protection or CU SoCal Courtesy Pay. We're happy to help.
- Opt in to CU SoCal Courtesy Pay to cover your ATM and everyday check card transactions by calling toll-free 866 CU SoCal (866.287.6225), completing the form at the back of this Guide, or by visiting [www.CUSoCal.org](http://www.CUSoCal.org).
- Refer to the enclosed CU SoCal Courtesy Pay brochure for additional information, or find it online at [www.CUSoCal.org](http://www.CUSoCal.org).

<sup>1</sup> Regulation D limits the number of transactions on non-transaction accounts each month.

<sup>2</sup> Member must credit qualify.

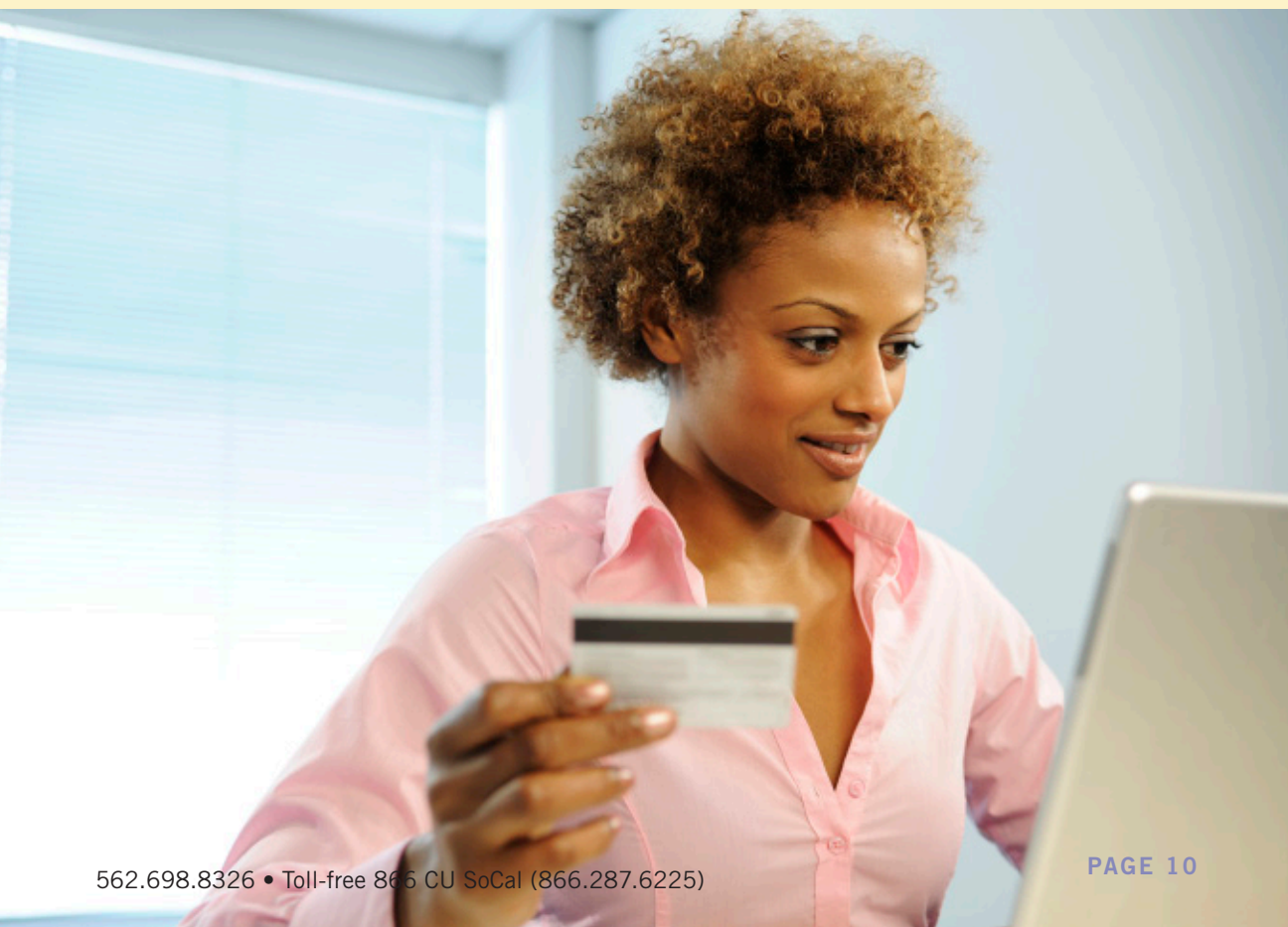
<sup>3</sup> Standard Overdraft Protection (CU SoCal Courtesy Pay) is a non-contractual courtesy which is available to qualified individually and jointly-owned accounts in good standing (see CU SoCal Courtesy Pay brochure disclosure for further details). CU SoCal reserves the right to limit participation and to discontinue without notice. CU SoCal Courtesy Pay limit is determined by your current account relationship with CU SoCal. Accounts with direct deposit have a \$1,750 limit. Accounts without direct deposit have a \$1,000 limit. Lower limits are available upon request. Unless the credit union currently has your affirmative consent (opt in) on file, we will not pay your overdrafts for ATM withdrawals and everyday check card purchases at a store, online, or by telephone. You must tell us you want overdraft coverage for these transactions.



## Account Information— Your Checking Account(s), Visa® Check Card(s)

### What You Need to Know

- Your F1FCU Checking, Business Checking, Attorney Trust Checking, Organization Checking and Club Checking Account(s) will convert to a CU SoCal Value Checking Account(s) on September 1, 2012. If you'd like to switch to a different CU SoCal Checking Account type, please let us know. We're happy to help you make the change.
- Shortly after September 1, 2012, we will send active checking account users a free box of CU SoCal corporate design image checks. If you do not receive your box by September 15, 2012, please call us toll-free at 866 CU SoCal (866.287.6225). Your new checks will be available for use upon receipt, and we encourage you to begin using them immediately.
- **Please note: Your F1FCU checks will continue to clear through January 2013. Effective February 1, 2013, F1FCU checks and ACH transactions will no longer clear.**
- Shortly before September 1, 2012, you will receive a new CU SoCal Visa® Check Card that will replace your F1FCU Visa® Debit Card. Please continue to use your F1FCU Visa® Debit Card until 6 p.m. on August 31, 2012. You can begin using your new CU SoCal Visa® Check Card(s) on September 1, 2012. **Please note: As we transition cards, you will not have access to your credit union ATM or Debit Cards from 6 p.m. on August 31, 2012 until September 1, 2012.**
- You will no longer earn ScoreCard points on your F1FCU Visa® Debit Card(s) after August 31, 2012. You may redeem points through August 31, 2013.
- You will receive your new, randomly-selected CU SoCal Visa® Check Card personal identification number (PIN) within a week after receipt of your card. If you prefer, you may personalize your PIN at any of our branches on or after September 1, 2012. Be sure to bring your new CU SoCal Visa® Check Card and valid identification with you.
- You may bring your F1FCU checks and Visa® Debit Card(s) to any branch and we will gladly shred them for you at no charge.



CU SoCal Checking Accounts	Features
E-Z Earn Checking <sup>1</sup>	<ul style="list-style-type: none"> <li>• Make 10 check card purchase transactions each statement period and earn higher dividends</li> <li>• No monthly fee</li> <li>• No minimum balance requirement</li> <li>• Initial minimum \$100 deposit</li> <li>• FREE unlimited check writing</li> <li>• FREE Visa® Check Card</li> <li>• FREE eServices/Online Bill Pay</li> <li>• FREE eStatements</li> <li>• FREE Mobile Banking at m.CUSoCal.org</li> <li>• FREE Mobile Banking app</li> <li>• FREE unlimited transactions at CO-OP Network and CU SoCal owned ATMs</li> <li>• Overdraft Protection and CU SoCal Courtesy Pay options</li> </ul>
Value Checking	<ul style="list-style-type: none"> <li>• No monthly fee</li> <li>• No minimum balance requirement</li> <li>• FREE unlimited check writing</li> <li>• FREE Visa® Check Card</li> <li>• FREE eServices/Online Bill Pay</li> <li>• FREE eStatements</li> <li>• FREE Mobile Banking at m.CUSoCal.org</li> <li>• FREE Mobile Banking app</li> <li>• FREE unlimited transactions at CO-OP Network and CU SoCal owned ATMs</li> <li>• Overdraft Protection and CU SoCal Courtesy Pay options</li> </ul>
Value+ Checking <sup>2</sup>	<ul style="list-style-type: none"> <li>• Earn competitive tiered dividends on balances of at least \$5,000</li> <li>• \$15,000 combined savings and loan balances required</li> <li>• Initial \$5,000 minimum deposit to open account</li> <li>• No monthly fee</li> <li>• FREE unlimited check writing</li> <li>• FREE Visa® Check Card</li> <li>• FREE eServices/Online Bill Pay</li> <li>• FREE eStatements</li> <li>• FREE Mobile Banking at m.CUSoCal.org</li> <li>• FREE Mobile Banking app</li> <li>• FREE unlimited transactions at CO-OP Network and CU SoCal owned ATMs</li> <li>• Overdraft Protection and CU SoCal Courtesy Pay options</li> </ul>

<sup>1</sup> E-Z Earn Checking Accounts must have a minimum of 10 check card transactions, or 10 point-of-sale (POS) transactions, or a combination of both totaling 10 posted during the monthly statement cycle to obtain the Annual Percentage Yield as stated on the Rate Schedule. If you do not meet the minimum qualifications, your account will earn the minimum dividend rate as stated on the Rate Schedule.

<sup>2</sup> See page 22 for Value+ qualifications and benefits.



## Account Information— Your Special Savings Account(s) and IRA(s)

### What You Need to Know

- Your F1FCU Accumulation IRA Savings Account(s) will automatically convert to a CU SoCal Traditional IRA Savings Account(s) on September 1, 2012.
- Your F1FCU Business Savings Account(s) will automatically convert to a CU SoCal Regular Savings Account(s) on September 1, 2012, with the same Business Account treatment you enjoy today.
- Your F1FCU Certificate(s) will automatically convert to a CU SoCal Regular Certificate(s) on September 1, 2012, at the same rate and terms you have today until it/they mature.
- Your F1FCU Conversion Roth IRA Savings Account(s) will automatically convert to a CU SoCal Roth IRA Savings Account(s) on September 1, 2012.
- Your F1FCU Coverdell ESA IRA Savings Account(s) will automatically convert to a CU SoCal 12-Month Coverdell Education Savings Account(s) on September 1, 2012.
- Your F1FCU Holiday Club Account(s) will automatically convert to a CU SoCal Holiday Saver Account(s) on September 1, 2012, at the same terms until funds are disbursed on November 1, 2012.
- Your F1FCU Money Market Savings Account(s) will automatically convert to a CU SoCal Money Market Account on September 1, 2012.
- Your F1FCU Organizational Savings Account(s) will automatically convert to a CU SoCal Savings Account(s) on September 1, 2012.
- Your F1FCU Prime Savings Account(s) will automatically convert to a CU SoCal Savings Account(s) on September 1, 2012.
- Your F1FCU Roth Accumulation IRA Savings Account(s) will automatically convert to a CU SoCal Roth IRA Savings Account(s) on September 1, 2012.
- Your F1FCU Roth IRA Certificate Account(s) will automatically convert to a CU SoCal Certificate Account(s) on September 1, 2012, at the same rate and terms you have today until maturity.
- Your F1FCU Traditional IRA Certificate Account(s) will automatically convert to a CU SoCal Traditional IRA Certificate Account(s) on September 1, 2012, at the same rate and terms you have today until maturity.
- Your F1FCU Sub-Savings Account(s), Club Savings Account(s), Share Secured Savings Account(s), and Visa Secured Accounts will automatically convert to a CU SoCal Sub-Savings Account(s) on September 1, 2012.

CU SoCal Certificates, Special Savings Accounts & IRAs	Features
Access Certificates	<ul style="list-style-type: none"> <li>• Term of 6 months</li> <li>• Unlimited deposits and penalty-free withdrawals (transaction limitations per Regulation D)</li> <li>• Minimum \$15,000 balance required</li> </ul>
Certificates	<ul style="list-style-type: none"> <li>• Terms from 1 to 60 months</li> <li>• Rate bonus available to Value+ Members</li> <li>• Dividends paid monthly</li> </ul>
Holiday Saver Account	<ul style="list-style-type: none"> <li>• Earns higher dividends than a traditional savings account</li> <li>• \$10 to open and \$10 monthly minimum electronic deposit</li> <li>• Penalty-free withdrawals from November through February<sup>1</sup></li> </ul>
IRA Certificate Types— Coverdell Educational, Roth, Traditional	<ul style="list-style-type: none"> <li>• \$25 minimum deposit to open</li> </ul>
IRA Saving Account Types— Coverdell Educational, Roth, Traditional	<ul style="list-style-type: none"> <li>• \$5 minimum deposit to open</li> </ul>
Minor Certificates	<ul style="list-style-type: none"> <li>• For Members age 21 and younger</li> <li>• Terms from 12 to 60 months</li> <li>• \$250 minimum deposit to open; additional deposits can be made any time during the term</li> </ul>
Money Market Account	<ul style="list-style-type: none"> <li>• Earn higher (tiered) dividends than with a traditional savings account</li> <li>• \$2,500 to open and \$2,500 daily balance to earn competitive dividends</li> <li>• No monthly fees</li> <li>• Transaction limitation per Regulation D</li> </ul>
Summer Saver Account	<ul style="list-style-type: none"> <li>• Earns higher dividends than a traditional savings account</li> <li>• \$50 to open and \$50 monthly minimum electronic deposit</li> <li>• Penalty-free withdrawals from June through September<sup>2</sup></li> </ul>

<sup>1</sup> \$25 fee for withdrawals from March through October for Value Members (Members with combined savings and loan amounts less than \$15,000).

<sup>2</sup> \$25 fee for withdrawals from October through May for Value Members (Members with combined savings and loan amounts less than \$15,000).



# Account Information—Your Credit Cards

## What You Need to Know

- Your F1FCU Visa® Platinum Credit Card(s) will automatically convert to a CU SoCal Visa® Platinum Credit Card(s) in August 2013. You will receive additional information in the coming months regarding your card conversion.
- You will no longer earn ScoreCard points on your F1FCU Visa® Platinum Credit Card(s) after December 31, 2012. You may redeem points through July 15, 2013.
- Because of its value to Members, CU SoCal's credit card program received the highest possible rating from Credit Card Connection for being one of the most fair and ethical programs in the nation, and is "consumer advocate approved" by NerdWallet.

## ! What You Need to Do

- Please redeem any ScoreCard points you have by July 15, 2013.





CU SoCal Credit Cards	Features
Visa®—Classic	<ul style="list-style-type: none"> <li>• Non-variable Annual Percentage Rate (APR)</li> <li>• No annual fee</li> <li>• No fee balance transfers</li> <li>• 2.99% APR fixed intro rate on balance transfers<sup>1</sup></li> <li>• No fee cash advances</li> <li>• Auto rental insurance and roadside dispatch</li> <li>• Personalized dispute assistance</li> <li>• 25-day grace period on non-revolving balances</li> </ul>
Visa®—Platinum	<ul style="list-style-type: none"> <li>• Annual cash rebate program</li> <li>• Non-variable APR</li> <li>• No annual fee</li> <li>• No fee balance transfers</li> <li>• 2.99% APR fixed intro rate on balance transfers<sup>1</sup></li> <li>• No fee cash advances</li> <li>• \$500,000 travel accident insurance</li> <li>• Emergency travel services</li> <li>• Auto rental insurance and roadside dispatch</li> <li>• Personalized dispute assistance</li> <li>• 25-day grace period on non-revolving balances</li> </ul>
Share-Secured Visa® Credit Card <sup>2</sup>	<ul style="list-style-type: none"> <li>• Credit limit up to 95% of your share-secured balance</li> <li>• Non-variable APR</li> <li>• No annual fee</li> <li>• No fee cash advances</li> <li>• Auto rental insurance and roadside dispatch</li> <li>• Personalized dispute assistance</li> <li>• 25-day grace period on non-revolving balances</li> </ul>

<sup>1</sup> Offer valid only on non-CU SoCal and non-F1FCU balance transfers and does not apply to purchases. Members must credit qualify. Maximum total transfer amount is limited to your approved credit line. Offer can expire at any time without notice. Balance transfers within the promotional period will be at 2.99% fixed intro APR for 12 months with a corresponding monthly periodic rate of .249% from the date they are posted to the account. After that, the rate will change to your non-variable APR. We may end your introductory APR if your account is delinquent 60 days or more. Promotion rate applies to Visa® Platinum and Classic Cards. Cash rebate program does not apply to balance transfers or cash advances.

<sup>2</sup> Pledge of Shares: In order to secure your obligations, you must keep on deposit the required amount in your regular share account(s) until you repay your loan or your account is converted from a "Share-Secured Visa." If you default, we may apply these shares to pay the balance.



## Account Information—Your Loans

### What You Need to Know

- F1FCU loans will automatically transfer to CU SoCal at the same rate and terms you now enjoy.
- All automatic loan payments will continue uninterrupted. If you need to make any changes to your automatic payment(s), please call us. We're happy to help.

CU SoCal Loans	Features
Automobiles and Motorcycles	<ul style="list-style-type: none"> <li>• 80% to 100% financing</li> <li>• Flexible terms up to 84 months on new vehicles</li> <li>• Flexible terms up to 72 months on used vehicles</li> <li>• No prepayment penalties</li> <li>• No loan application fee</li> <li>• Quick loan decision</li> <li>• Value+ Members receive discounted rates</li> <li>• Classic car loans available</li> </ul>
Boats and Trailers	<ul style="list-style-type: none"> <li>• 80% financing</li> <li>• Terms up to 120 months</li> <li>• No prepayment penalties</li> <li>• No loan application fee</li> <li>• Value+ Members receive discounted rates</li> <li>• Quick loan decision</li> <li>• Fixed-rate financing</li> </ul>
Certificate Secured Loan	<ul style="list-style-type: none"> <li>• No application or funding fees</li> <li>• Flexible repayment options</li> <li>• Loan amounts up to 95% of the available certificate balance</li> </ul>
Home Equity Line of Credit	<ul style="list-style-type: none"> <li>• 2.95% APR<sup>1</sup> for the first 90 days</li> <li>• No points, no up-front costs<sup>2</sup></li> <li>• HELOC-80 (\$150,000 limit), HELOC-90 (\$100,000 limit), and interest-only HELOC options</li> <li>• A fully indexed rate of Prime plus 0.00%<sup>3</sup> on our HELOC-80</li> </ul>

CU SoCal Loans	Features
Home Equity Loan	<ul style="list-style-type: none"> <li>• Available for up to 80% of your home's combined loan-to-value (CLTV) ratio from \$10,000 to \$150,000; 75% CLTV up to \$250,000</li> <li>• Affordable terms up to 25 years</li> <li>• Possible tax deduction (see your tax advisor)</li> <li>• Acceptable properties include single family, condominium, and two-, three- or four-unit properties (as long as one unit is occupied by Member-Owner)</li> <li>• Vacation home programs available</li> <li>• Properties with construction work in progress may not be eligible</li> </ul>
Line of Credit, Personal	<ul style="list-style-type: none"> <li>• Revolving unsecured personal line of credit</li> <li>• Credit limit up to \$25,000 (\$25,000 maximum unsecured aggregate)</li> <li>• No application fee</li> <li>• Can be used as overdraft protection for your CU SoCal Checking Account</li> </ul>
Mortgage	<ul style="list-style-type: none"> <li>• 24-hour pre-approval</li> <li>• Jumbo financing available</li> <li>• Adjustable- and fixed-rate financing</li> <li>• 10-, 20-, 30-, 40-year terms</li> <li>• 5% down payment option</li> <li>• Cash back real estate program available</li> <li>• Flat \$995 lender fee on most loans</li> </ul>
Recreational Vehicles	<ul style="list-style-type: none"> <li>• 80% financing</li> <li>• Extended terms available</li> <li>• No prepayment penalties</li> <li>• No loan application fee</li> <li>• Pre-approvals offered so you know in advance how much you can spend</li> <li>• Value+ Members receive discounted rates</li> <li>• Quick loan decision</li> <li>• Fixed-rate financing</li> <li>• Loans may include tax, license, document fees, and extended warranty</li> </ul>
Small Business Administration (SBA) Loans	<ul style="list-style-type: none"> <li>• Loan amount: \$100,000 up to \$2,000,000</li> <li>• Loans available for working capital, equipment, or fixed assets (real estate, construction, and capital equipment)</li> </ul>
Share-Secured Loan	<ul style="list-style-type: none"> <li>• No funding fee</li> <li>• Repayment terms up to 120 months</li> <li>• Loan amounts up to 95% of the available share balance</li> </ul>
Signature Loan	<ul style="list-style-type: none"> <li>• Fixed-rate, unsecured personal loan</li> <li>• Loans ranging from \$500 to \$25,000 (\$25,000 maximum unsecured aggregate)</li> <li>• No prepayment penalty</li> <li>• No loan application fee</li> </ul>

<sup>1</sup> APR=Annual Percentage Rate. Rate is subject to change without notice, and adjusts quarterly after the first 90 days.

<sup>2</sup> Member does NOT pay lender costs, except for appraisal. Early closure cost reimbursement—if the HELOC is closed within 36 months of the open date, the Member will reimburse CU SoCal all closing costs up to \$400. Acceptable properties include single family, condominium, and two-, three-, or four-unit properties (as long as one unit is occupied by Member).

<sup>3</sup> The rate is tied to the Prime Rate Index. Rates may adjust quarterly with a minimum floor rate of 5.00% and a maximum rate of 16.00%.



CU SoCal is an equal housing lender. Members must credit qualify.

# Automated Services— Your Direct Deposits, Payments, and Phone Service

## What You Need To Know

- Direct deposits of your payroll, government, or other recurring deposits to your account(s) will continue without changes today. However, you will be required to update your credit union account number(s) and routing and transit number between September 1, 2012 and January 31, 2013. Starting February 1, 2013, deposits received with your F1FCU information will no longer be posted.
- Your automatic payments will continue without changes at this time. However, you will be required to update your credit union account number(s) and routing and transit number between September 1, 2012 and January 31, 2013. Starting February 1, 2013, payments made using your F1FCU information will no longer clear.
- Your scheduled F1FCU internal account-to-account and/or account-to-loan transfers will continue uninterrupted.
- Beginning September 1, 2012, F1FCU's SpeedCU users can call CU SoCal's PhoneTeller toll-free at 800.249.2328. Before using PhoneTeller, you will be required to call CU SoCal's Telephone Service Center to obtain your new PhoneTeller PIN.
- **Please note: CU SoCal's routing and transit number is 322283796.**

## ! What You Need To Do

- After August 31, 2012, and before February 1, 2013, please update your electronic withdrawals and deposits (ACH transactions) with CU SoCal's routing and transit number (322283796) and your new CU SoCal account number(s). You will receive a letter shortly before our merger is finalized on September 1, 2012 with your new CU SoCal account number(s).
- If you receive automatic payments from Social Security, on or after September 1, 2012, contact their office at 1.800.772.1213 to update your account information. If you would like assistance with this process, please call us. We're glad to help.
- When setting up new Direct Deposits or electronic payments, please use CU SoCal's routing and transit number—322283796.
- To obtain your PhoneTeller PIN, call the Phone Center on or after September 1, 2012 at 800.249.2328 Monday through Friday from 9 a.m. to 6 p.m. or Saturday from 9 a.m. to 1 p.m.

## Your Home Banking and Bill Pay

### What You Need To Know

- F1FCU Home Banking (Mr. OnLine) will not be available after 6 p.m. on August 31, 2012. This means that any electronic payments you have scheduled through Bill Pay (FastPay) will not be made after August 31, 2012.
- You will not have access to your F1FCU Bill Pay (FastPay) payees or your bill payment history through CU SoCal's Home Banking (CU OnLine™). If you think you will need to access your payees or history, consider printing them from F1FCU's Home Banking (Mr. OnLine) before August 31, 2012.
- CU SoCal's Home Banking (CU OnLine™) and Bill Pay is free to all Members.
- Whether you've been accessing your account online for years, or are just beginning to take advantage of this convenient service, you'll find helpful answers to frequently asked questions about CU SoCal's Home Banking (CU OnLine™) and Bill Pay service online at [www.CUSoCal.org/online-services](http://www.CUSoCal.org/online-services).

### ! What You Need To Do

- After August 31, 2012, Home Banking (Mr. OnLine) users will need to enroll in CU SoCal's free Home Banking (CU OnLine™) at [www.CUSoCal.org](http://www.CUSoCal.org). From CU SoCal's home page, click "Activate Your Account Now" located below the Home Banking login. You will be given easy-to-understand, step-by-step instructions to enroll.
- Bill Pay (FastPay) users will need to set up payees in CU SoCal's Bill Pay. Unfortunately, F1FCU's bill pay provider was unable to automatically transfer the payee information. You can choose from hundreds of pre-set merchants or create your own payees.

CU SoCal eServices	Features
Alerts	<p>FREE email or text account notifications for activities including:</p> <ul style="list-style-type: none"> <li>• Electronic payroll deposits and allocations</li> <li>• Recently cleared checks</li> <li>• Balances above or below amounts you specify</li> </ul>
ATMs	<p>More FREE ATMs than the largest banking network. To find an ATM:</p> <ul style="list-style-type: none"> <li>• Visit <a href="http://www.CUSoCal.org">www.CUSoCal.org</a></li> <li>• Call toll-free 866 CU SoCal (866.287.6225)</li> <li>• Text your location from your mobile phone to 692667</li> <li>• Download the ATM database to a GPS device at <a href="http://www.co-opnetwork.org">www.co-opnetwork.org</a></li> </ul>
CU OnLine™	<ul style="list-style-type: none"> <li>• FREE Home Banking</li> <li>• View balances, account history and check images</li> <li>• Set up various budgets and see where your money goes with charts and graphs</li> <li>• Easily search for transactions using key words</li> <li>• Transfer between any deposit and most loan accounts</li> <li>• Request withdrawals and loan advances</li> <li>• Create custom account alerts to be delivered by email or text</li> <li>• Securely transfer funds to and from CU SoCal and other financial institutions</li> </ul>
ePay	<ul style="list-style-type: none"> <li>• FREE Online Bill Payment</li> <li>• Set up new payees quickly and easily by choosing from hundreds of pre-set merchants or by setting up your own payees</li> <li>• Safely and securely pay bills with one-time, recurring or periodic payments</li> <li>• Avoid fees with automatic payments</li> <li>• View billing history</li> </ul>
eStatements	<ul style="list-style-type: none"> <li>• FREE statements and email notifications</li> <li>• View your statements as early as the first of each month</li> <li>• Print your statements any time</li> <li>• Access archived statements instantly (no time restriction on archived CU SoCal statements)</li> </ul>
Mobile Banking	<ul style="list-style-type: none"> <li>• FREE access to your CU SoCal account(s) from your mobile phone 24/7</li> <li>• Download CU SoCal's mobile banking app at <a href="http://www.CUSoCal.org/online-services#/tab/mobile-banking">www.CUSoCal.org/online-services#/tab/mobile-banking</a></li> <li>• Go to <a href="http://m.CUSoCal.org">m.CUSoCal.org</a> on your phone's web browser and enter your CU OnLine™ password</li> <li>• Review your account balances and transactions, make transfers, locate nearby FREE ATMs or shared branches</li> </ul>
PhoneTeller	<ul style="list-style-type: none"> <li>• FREE toll-free telephone banking 24/7</li> <li>• Review your account balances, verify cleared checks, make transfers and withdrawals at 800.249.2328</li> </ul>
Shared Branches	<p>CU SoCal shares branches with other credit unions at no charge to you so that you can conveniently conduct financial transactions where you live, work, or travel. To find a shared branch location:</p> <ul style="list-style-type: none"> <li>• Visit <a href="http://www.CUSoCal.org">www.CUSoCal.org</a></li> <li>• Call toll-free 866 CU SoCal (866.287.6225)</li> <li>• Visit <a href="http://m.CUSoCal.org">m.CUSoCal.org</a> on your mobile phone</li> </ul>



## We're Here For You

You and your financial future are very important to us. Whether you want a quick answer to a small problem or need help resolving a complex issue, we're here for you. We look forward to serving you.

**Mailing Address:**

P.O. Box 200, Whittier, CA 90608-0200

**Website:** [www.CUSoCal.org](http://www.CUSoCal.org)

**Email:** [info@CUSoCal.org](mailto:info@CUSoCal.org)

**Fax:** 714.990.5492

**Telephone Service Center**

562.698.8326

866 CU SoCal (866.287.6225)

Monday-Friday, 9 a.m.-6 p.m.

Saturday, 9 a.m.-1 p.m.

**PhoneTeller (formerly SpeedCU)**

562.945.2214 or 800.249.2328

**Activate or Report a Lost or Stolen Check Card**

888.698.7241

**Home Banking (CU OnLine™)**

[www.CUSoCal.org](http://www.CUSoCal.org)

**Mobile Banking**

[m.CUSoCal.org](http://m.CUSoCal.org)

**Shared Branch Locations**

[www.CUSoCal.org](http://www.CUSoCal.org)

888.287.9475

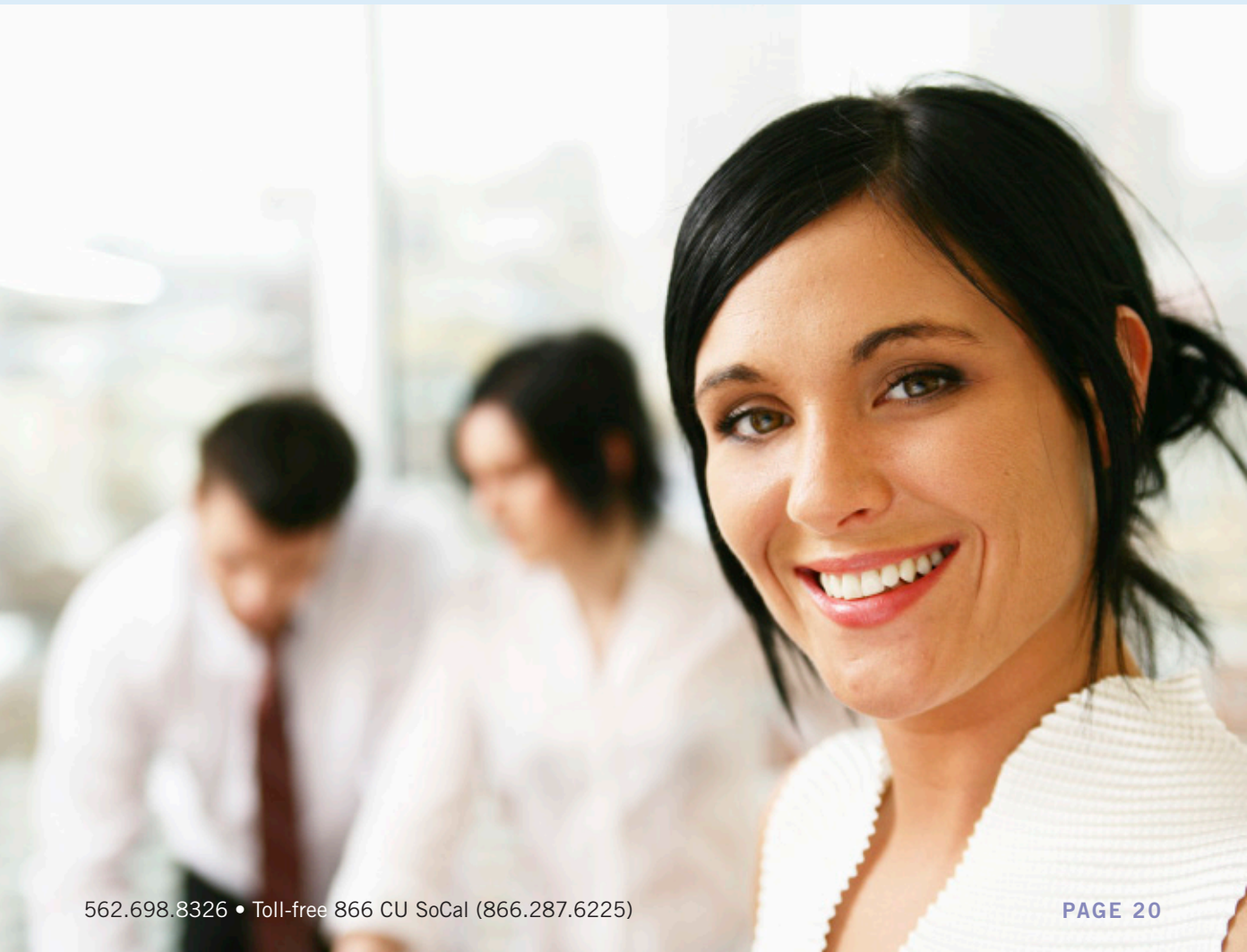
Visit [m.CUSoCal.org](http://m.CUSoCal.org) on your mobile phone

**ATM Locations**

[www.CUSoCal.org](http://www.CUSoCal.org)

866 CU SoCal (866.287.6225)

Visit [m.CUSoCal.org](http://m.CUSoCal.org) on your mobile phone



## Branch Locations and Hours

### Alhambra

900 S. Fremont Avenue  
(Mezzanine)  
Mon-Thurs, 8 a.m.-5 p.m.

### Brea

2545 E. Imperial Highway  
Mon-Fri, 9 a.m.-6 p.m.  
Sat, 9 a.m.-1 p.m.

### City of Industry

17871 Colima Road  
Mon-Fri, 9 a.m.-6 p.m.  
Sat, 9 a.m.-1 p.m.

### Covina

1404 N. Azusa Avenue  
Mon-Fri, 9 a.m.-6 p.m.  
Sat, 9 a.m.-1 p.m.

### El Monte

11024 Concert Street  
Mon-Fri 9 a.m.-6 p.m.

### Fullerton

230 W. Wilshire Avenue  
Mon-Fri, 9:30 a.m.-5:30 p.m.

### Pico Rivera

9330 Whittier Boulevard  
Mon-Fri, 9 a.m.-6 p.m.

### Placentia

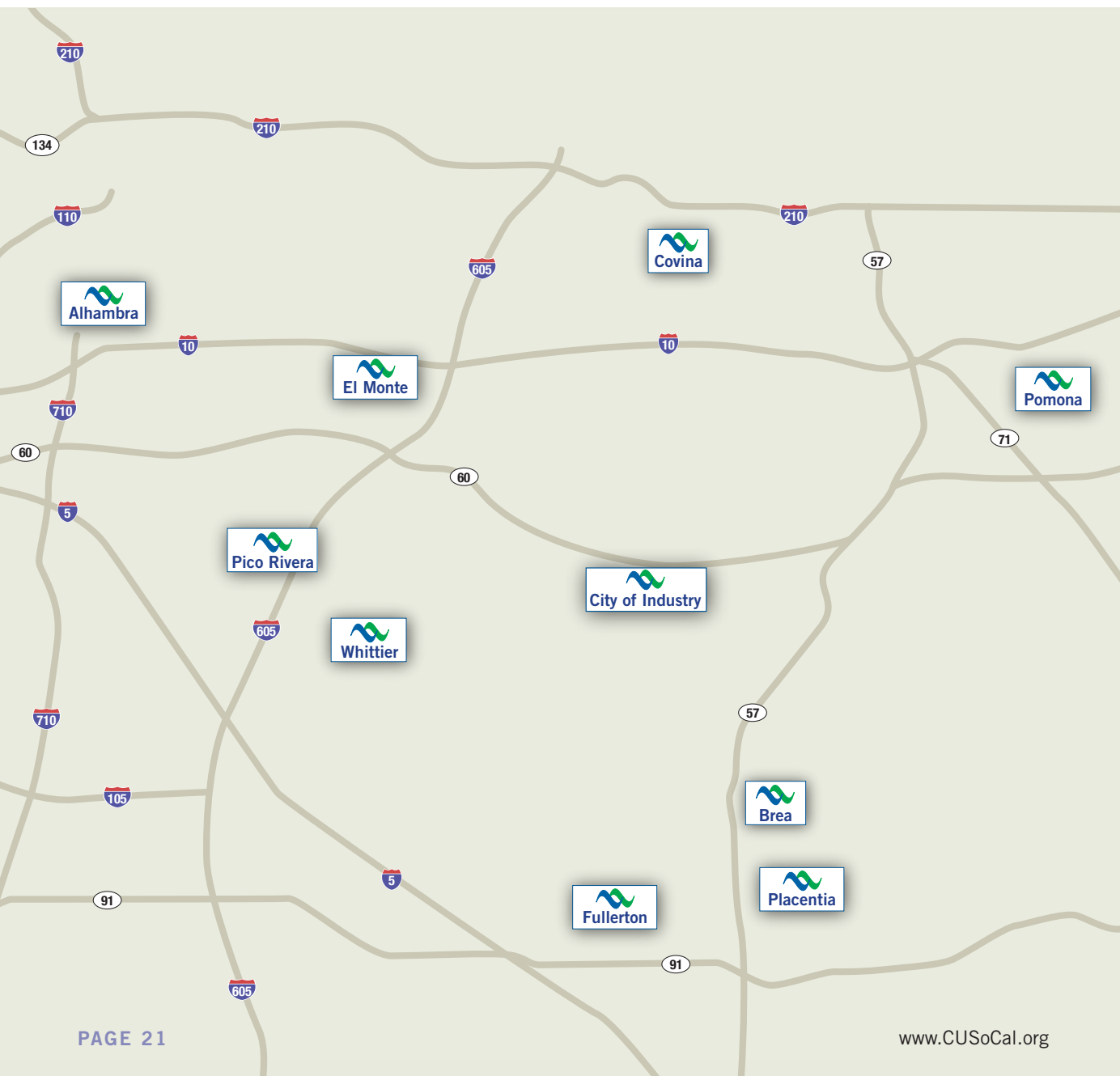
1454 N. Kraemer Boulevard  
Mon, Tues, Thurs, 8 a.m.-4 p.m.  
Wed, 10 a.m.-4 p.m.  
Fri, 7:30 a.m.-5:30 p.m.

### Pomona

435 W. Mission Boulevard  
Suite 100  
Mon-Thurs, 9 a.m.-5 p.m.  
Fri, 9 a.m.-6 p.m.

### Whittier

8028 Greenleaf Avenue  
Mon-Fri, 9 a.m.-6 p.m.  
Sat, 9 a.m.-1 p.m.



## Additional Benefits—Go to [www.CUSoCal.org](http://www.CUSoCal.org) for Additional Details

### Auto-Buying Service

CU SoCal is your complete auto resource. Whether you're looking to purchase a new or used vehicle, or obtain a great auto loan and protection, we're here to help. We're delighted to provide our Members with an auto-buying experience designed to exceed even the highest expectations.

### Financial Education

CU SoCal is pleased to provide a wide array of resources to enhance your financial knowledge and empower you to make healthy money-matter decisions. We're honored to offer you FREE educational workshops designed to help you improve your knowledge of personal finances, and to partner with BALANCE Financial Fitness for FREE and confidential financial counseling and education. The trusted counselors at BALANCE can assist you with developing a workable spending and savings plan, getting out of debt, analyzing your credit report, buying a home, planning for your financial future, and more.

### Protection Plans

CU SoCal offers solutions to safeguard both your financial security and the security of your loved ones. Products include Accidental Death and Dismemberment (AD&D), Guaranteed Asset Protection (GAP), Major Mechanical Protection (MMP), and Debt Cancellation Coverage.

### Real Estate Rewards Program

CU SoCal Members may use Home Benefits Plus—a program designed to help you buy or sell your home while providing a cash rebate. Home Benefits Plus has created a network of experienced real estate agents from across the United States. These agents have agreed to provide you the very best in service and professional advice, and rebate 25 percent of their commission to you.<sup>1</sup>

### Value+ Package

Special discounts and benefits are available to Members with combined savings and loan balances of \$15,000 or more. This Value+ Package includes:

- Value+ Checking that earns dividends<sup>2</sup>
- ¼% discount on select consumer loans<sup>3</sup>
- ¼% bonus rate on CU SoCal Certificates (any term)<sup>4</sup>

<sup>1</sup> When the transaction amount is less than \$100,000, no rebate will be paid.

<sup>2</sup> All new accounts will be verified through ChexSystems® and are subject to approval.

<sup>3</sup> Consumer loans do not include lines of credit, Visa® cards or mortgage loans.

<sup>4</sup> Not valid on Access Certificates.

**IMPORTANT NOTE: F1FCU Online Banking will not work after 6 p.m. on August 31, 2012. Payments scheduled with F1FCU Bill Pay after August 31, 2012, will not be processed. See page 18 for more information.**



## Commitment to Our Communities

### **Southern California's Helping Hands**

The credit union philosophy of “People Helping People” inspired CU SoCal employees to found Southern California's Helping Hands (SCHH) in 1997. SCHH is a charitable non-profit 501(3) (B) corporation that is driven by the vision of treating Southern California's needy families with dignity and respect while providing the basic necessities of life. This charity provides food, clothing, and financial assistance to families in need and supports other worthwhile charitable organizations. We're proud of our spirit of involvement and volunteerism.

### **Member Relations**

Comprised of CU SoCal employees, our Member Relations Committee meets each month to support a number of charitable organizations and community events including homeless and domestic abuse shelters, community outreach programs for health and education, local museums, music programs and elderly assistance.





## CU SoCal's Privacy Policy

At CU SoCal, we're committed to protecting the privacy and security of our Members' personal financial information. We collect and maintain information about our Members to enable us to protect the security of our Members' accounts, conduct business consistent with regulations, provide our Members with information and offers on products and services to meet financial needs, and to satisfy legal requirements.

The CU SoCal Privacy Policy describes how we collect and use your non-public information and how we maintain the security and confidentiality of this information. Please call us at 562.698.8326, toll-free at 866 CU SoCal (866.287.6225), or email us at [info@CUSoCal.org](mailto:info@CUSoCal.org) if you have any questions.

**TIP: Protect yourself online.**

We will never request personal information such as Social Security numbers, account numbers, passwords, PINs, addresses or birth dates from you via email.

We will never include links to other sites asking for this information.

It is important that you do not respond to any email request you receive for personal information—even if it appears to come from a legitimate source.

If you receive any suspicious email requests for information, please forward the email to [info@CUSoCal.org](mailto:info@CUSoCal.org) or call us at 866 CU SoCal (866.287.6225).



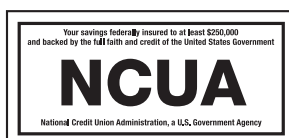


## Safe. Sound. Insured.

Keeping our Members' funds safe is a top priority. CU SoCal's net worth is well above the National Credit Union Administration's (NCUA's) well-capitalized requirement. Our strong net worth provides a substantial cushion to protect Members' deposits in addition to NCUA's federal insurance guarantee.

Members' shares will continue to be protected by federal deposit insurance provided through the National Credit Union Share Insurance Fund (NCUSIF), a division of the National Credit Union Administration, and backed by the full faith and credit of the United States Government. Your deposits will remain federally insured by the NCUSIF to at least \$250,000; IRA accounts are separately insured by the NCUSIF up to an additional \$250,000.

It's important to know that your funds can be insured to a much higher level than \$250,000 based on how your accounts are structured. Depending on the type and ownership of your accounts, you could have more than \$1 million in share insurance coverage.



Federally insured by NCUA



## Courtesy Pay Information

### What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover overdrafts in two different ways:

- We have standard overdraft practices that come with your account. Credit Union of Southern California (CU SoCal) refers to this as CU SoCal Courtesy Pay.
- We also offer overdraft protection plans, such as a link to a savings account or a line of credit—which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### *What are the standard overdraft practices that come with my account?*

We do authorize and pay overdrafts for the following types of transactions, unless you opt out:

- Checks and other transactions made using your checking account number.
- Automatic bill payments.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions.
- Everyday debit card transactions.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### *What fees will I be charged if CU SoCal pays my overdraft?*

Under our standard overdraft practices:

- We will charge you a fee of \$29 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

#### *What if I want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions?*

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the enclosed form and mail it to P.O. Box 200, Whittier, CA 90608-0200, fax it to 714.671.2753, or drop it off at any CU SoCal branch.



## Overdraft Authorization on ATM and Everyday Debit Card Transactions

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete this form and mail it to P.O. Box 200, Whittier, CA 90608-0200, fax it to 714.671.2753, or drop it off at any CU SoCal branch.

**Regular Share Account:** \_\_\_\_\_

I do not want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Secondary Share Account:** \_\_\_\_\_

I do not want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Money Market Account:** \_\_\_\_\_

I do not want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Checking Account:** \_\_\_\_\_

I do not want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want CU SoCal to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name (signature not required): \_\_\_\_\_ Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Primary Account Holder's Email Address: \_\_\_\_\_

If you have additional accounts you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please print additional copies of this page as needed.





## A Membership Invitation for Your Family

Your family is welcome to join CU SoCal. Eligible family Members include your spouse, children, parents, siblings, grandparents, grandchildren, stepparents, stepchildren and stepsiblings. Simply have them complete and return the enclosed application, or go online at [www.CUSoCal.org](http://www.CUSoCal.org).

For each new CU SoCal Member you refer, you'll get two movie tickets!<sup>1</sup> Go ahead—spread the word!

<sup>1</sup> Membership is open to those who live, work, worship, or attend school in Orange County, San Gabriel Valley, and the cities in between, as well as Chino, Chino Hills, Ontario, and San Bernardino. Membership is subject to eligibility. Referrer must be a CU SoCal Member. Referring Member will receive two movie tickets for each referred new CU SoCal Member who opens a CU SoCal Account. All new accounts will be verified by ChexSystems® and are subject to approval. New Members who were referred will receive one movie ticket. Offer expires 12/31/12 and is subject to change without notice.



# Membership Application



**I am:**  A new Member  Making a change to my current account

**To become a CU SoCal Member,** complete the application below and sign where indicated. Enclose a check or money order for your one-time \$15 Membership fee (\$10 Membership Par Value, \$5 Membership fee; fee is waived with eStatements), the minimum deposit required for requested accounts and a copy of your driver's license or state ID for primary and joint owners. Then securely seal these documents and bring to a branch or mail to CU SoCal.

<b>Please sign me up for:</b>	<input type="checkbox"/> Money Market	<input type="checkbox"/> ATM/Debit Card	<b>Please contact me for:</b>
<input type="checkbox"/> Savings	<input type="checkbox"/> Certificate/Access Certificate	<input type="checkbox"/> CU OnLine eServices	<input type="checkbox"/> Fixed/Adjustable Mortgage loan
<input type="checkbox"/> Summer/Holiday Saver	<input type="checkbox"/> FREE Checking	<input type="checkbox"/> PhoneTeller	<input type="checkbox"/> HELOC/Home Equity loan
	<input type="radio"/> Value <input type="radio"/> Value + <input type="radio"/> E-Z-Earn		<input type="checkbox"/> Other _____

Primary Member Information				Joint Owner Information			
Primary Member Name (print)		Social Security #		Joint Member Name (print)		Social Security #	
Physical Address	City	State	Zip	Physical Address	City	State	Zip
Mailing Address (if different)	City	State	Zip	Mailing Address (if different)	City	State	Zip
Home Phone	Business Phone	Cell Phone		Home Phone	Business Phone	Cell Phone	
Date of Birth	Driver's License # / ID #	Mother's Maiden Name		Date of Birth	Driver's License # / ID #	Mother's Maiden Name	
Employer		Current Position		Employer		Current Position	
Email Address				Email Address			

## Designation of Beneficiary (Pay-on-Death Payee)

In the event of my death and all other joint owners predecease me, I hereby designate the person(s)\* whose name appears below as my beneficiary to receive any and all amounts in this account.

Name of Beneficiary	Relationship to Member	Address	City	State	Zip
Name of Beneficiary 1	Relationship to Member	Address	City	State	Zip
Name of Beneficiary 2	Relationship to Member	Address	City	State	Zip

\*If more than one Beneficiary is named, amounts will be divided equally among all Beneficiaries.

## Overdraft Protection

Checking account overdrafts will be covered by a transfer\* from (you may choose from a Savings, Checking, Money Market or Line of Credit account):

① \_\_\_\_\_ ② \_\_\_\_\_ ③ \_\_\_\_\_

\*NOTE: Regulation D limits the number of withdrawals on non-transaction accounts each month. If no funds are available, we may cover your transaction using CU SoCal Courtesy Pay Service.

## Member/Joint Owner Signature

I hereby apply for Membership in Credit Union of Southern California (CU SoCal). By signing below, I acknowledge that I have received a copy of CU SoCal's Truth-in-Savings Disclosure and agree to be bound by its by-laws and any amendments thereto. I acknowledge that I have received a copy of the current Schedule of Fees. I authorize CU SoCal to obtain credit reports in connection with this account and any future credit opportunities. I authorize CU SoCal to open other accounts for me in person, as instructed in writing or per my telephone request.

**I certify under penalties of perjury that (1) the Social Security Number or Employer Identification Number above is my correct tax identification number, (2) I am NOT subject to backup withholding because (a) I am exempt, or (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).** You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. The IRS does not require your consent to any provisions of this document other than the certifications to avoid backup withholding.

<u>X</u> _____ Member Signature	<u>X</u> _____ Joint Owner Signature	_____ Date
------------------------------------	---	---------------

## Internal Use Only

Membership approved by	Date	Signature	User ID	New Account Number
ID Issue Date	Exp. Date	Membership Officer Initials		

## BEGINNING SEPTEMBER 1, 2012, EXPECT *MORE* FROM YOUR CREDIT UNION

More Locations. Convenient Access. New Products. World-Class Service.

### More Branches

- In addition to our Placentia location, you can access branches in Alhambra, Brea, City of Industry, Covina, El Monte, Fullerton, Pico Rivera, Pomona, and Whittier.
- Plus, you may use 6,800 Credit Union Service Centers/shared branch locations worldwide.

### Longer Service Hours

- Take advantage of Saturday service hours at four of our branch locations and at the Telephone Service Center where in 2011, 87 percent of calls were personally answered within six seconds.
- Enjoy extended weekday branch hours at many of our locations and at the Telephone Service Center.

### New Products, Services and Benefits

New products and services available include:

- Free Bill Pay
- Free Mobile Banking
- Minor and Access Certificates
- Small Business Administration (SBA) Lending



Federally insured by NCUA

If you have questions or need assistance, please stop by your favorite branch, call 866 CU SoCal (866.287.6225), or visit [www.CUSoCal.org](http://www.CUSoCal.org)

