

2nd Quarter  
**2015**

You'll get  
**REVVED UP**  
for this offer!

**UP TO 5%<sup>APR\*</sup> OFF**  
loans from other  
financial institutions

**HURRY!**  
Offer ends 5/5/15.



\*APR = Annual Percentage Rate. Lowest rate based on term. Floor rate of 1.5% APR. Offer valid on loans above \$15,000.00 for new or used vehicles 2010 or newer under 50,000 miles. Offer expires May 5, 2015. Some restrictions may apply. See credit union for details.

# 2015 Annual Meeting

## YOU'RE INVITED!

### Annual Meeting

May 28, 2015 • 5:30 PM

Torrance Branch (Main)

CalCom Federal Credit Union's Annual Meeting is a time for Members to hear a detailed review of 2014 and learn about exciting news for 2015. Enjoy food and fun, raffles and prizes, and get to know your Credit Union family even better! For details, visit [www.calcomcu.org](http://www.calcomcu.org).

## THE CREDIT UNION DIFFERENCE

New federal laws and regulations are changing the structure and face of the financial services industry. In this time of accelerating change, it is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for more than 100 million Americans.

### WHAT IS THE CREDIT UNION DIFFERENCE?

**Not-for-profit.** Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to make money. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.

**Ownership.** Credit unions are economic democracy. Each credit union member has equal ownership and one vote—regardless of how much money a member has on deposit. At a credit union, every member is an owner.

**Volunteer Boards.** Credit unions are governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.

**Financial Education for Members.** Credit unions assist members to become better-educated consumers of financial services. A national study shows that just ten hours of personal finance education can positively affect spending and savings habits for a lifetime.

**Social Purpose: People Helping People.** Credit unions exist to help people. Our goal is to serve all of our members well, including those of modest means—every member counts. Our members are fiercely loyal for this reason. The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes.

Source: CUNA.org

**WWW.CALCOMCU.ORG + 855.9CALCOM (855.922.5266)**

## TALK ABOUT SAVINGS! THE SPRINT CREDIT UNION MEMBER DISCOUNT

How would you like valuable savings on monthly wireless bills— plus waived activation and upgrade fees? You get all that and more thanks to CalCom and Sprint's Credit Union Member Discount program.



### WAYS YOU CAN SAVE:

#### Individuals

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: **NACUC\_ZZM** to claim your discount

#### Businesses

- Get a **15% discount** on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: **NACUC\_ZDS\_ZZM** to claim your discount

### CREDIT UNION MEMBER VERIFICATION

1. Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:
  - Free Love My Credit Union Rewards app for Android and/or iPhone.
  - iPhone users find it at the Apple App Store.
  - Android users find the app in Google Play.
  - Search for "Love My Credit Union Rewards."
  - You will be prompted to black out all confidential information within the app.
2. Visit [www.sprint.com/verify](http://www.sprint.com/verify) from a mobile device. Black out all confidential information on your documentation prior to faxing.
3. Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card: <http://www.sprint.com/>.
4. For members paying their Sprint monthly bill through Sprint's AutoPay option using their credit union checking account or debit/credit card, verification is as easy as it gets.
  - Members sign up for Sprint's AutoPay online using their credit union account (checking, credit card or debit card).
  - Sprint pulls the R&T and credit/debit card BIN numbers monthly and verifies credit union membership for all accounts being paid through Sprint's AutoPay.
  - These members are validated monthly each time the report is pulled. Members verified this way don't need to go through any other verification process.

Start saving with Sprint today!

### FOR YOUR SECURITY

For your security, we have installed a swipe access to gain entry at our Torrance Office. To enter, simply swipe your CalCom ATM, Debit, or Credit Card.

Don't have a card? No worries — we can buzz you in.

### SAFE ENVIRONMENT

In order to help promote a safe environment for our members, please remove hats, hoods, and/or sunglasses before entering a branch.



## MARK YOUR CALENDAR!

- 05/25 Closed - Memorial Day
- 06/03 Closed - Staff Training
- 07/03 Closed - Independence Day (observed)

*Note: Mail deposits, payments, payrolls, share drafts and electronic fund transfer transactions will be processed accordingly during the listed holidays.*

### CONTACT US:

**Loans:**  
855.9CULoan

**Member Service:**  
855.9CalCom

**24-Hr Phone Teller:**  
855.327.8907

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

### BRANCH LOCATIONS:

**Main Branch Office**  
20723 Hawthorne Boulevard  
Torrance, CA 90503  
Phone: 310.371.4242

**South Gate Branch Office**  
4244 Santa Ana Street  
South Gate City, CA 90280  
Phone: 323.587.4227

**Valencia Branch Office**  
28150 Industry Drive  
Valencia, CA 91355  
Phone: 661.295.4031

**Downey City Hall Branch Office**  
(Downey City Hall, Second Floor)  
11111 Brookshire Avenue  
Downey, CA 90241  
Phone: 562.862.0301

Visit [www.calcomcu.org](http://www.calcomcu.org) for Branch Hours & ATM Locations

CalCom NMLS# 681671



With 30,000 ATMs nationwide, CO-OP® Network is the largest surcharge-free credit union ATM network in the United States and Canada. For locations, visit [www.co-opnetwork.org](http://www.co-opnetwork.org) or text your zip code to 692667 (MYCOOP).

