

2nd Quarter
2016

5 SAFETY TIPS FOR MEMORIAL DAY WEEKEND

With Memorial Day on its way, people will soon be swimming, cooking out, traveling, and having fun. No matter what your plans are, you should always plan on being safe. Here are five safety tips for the holiday weekend.

1. Food Safety: It's always important to thoroughly cook foods, especially when you're grilling with ground beef, poultry and pork. Make sure you refrigerate perishable foods within two hours. And don't forget to always wash your hands with soap and water before handling food and after touching raw meat.

2. Fire Safety: Be sure to clean your grill before using it; grease or dust could cause a fire later. When using a grill do not use it in the garage, porch or other enclosed spaces. Make sure to not park cars on the grass as the hot exhaust can easily ignite dry vegetation.

3. Sun Safety: Staying hydrated is key, so remember to drink lots of water. Wearing a hat and sunglasses can help block out unwanted sun, but the best protection from the sun is sunscreen with an SPF of 15 or higher.

4. Water Safety: Don't, under any circumstances, swim alone. Make sure to always wear a life vest while boating no matter how uncomfortable they are. And always keep an eye out for children who are in or near the water.

5. Travel Safety: Before hitting the road make sure your vehicle has been serviced. Always wear your seat belt and never drink and drive or travel with anyone who has been drinking.



★ Make the most of your ★

Memorial Day Weekend when you **refinance your auto loan** with us!

Celebrate your holiday weekend with **more cash in your pocket.**

Refinance your vehicle loan with CalCom today and receive a **1% discount** off your current qualifying rate!

RATES AS LOW AS

1.50%
APR*

HURRY! Offer ends May 31, 2016

CALL TODAY TO APPLY:

855.922.5266

*APR=Annual Percentage Rate. Offer valid through 05/31/16 on vehicles refinanced from another financial institution. Floor rate of 1.50% APR. Loan applicants must be members in good standing with CalCom Federal Credit Union and must meet all lending requirements. Loan being refinanced must not be in default. Loan decisions based on creditworthiness. See credit union for full details.

YOU'RE INVITED!

**ANNUAL
MEETING**

April 28, 2016 • 5:30 PM

Torrance Office
20723 Hawthorne Boulevard
Torrance, CA 90503

Refreshments will be served. There will also be a raffle with prizes for those in attendance.



SKIP INTO SUMMER

Skip a Pay is here early to help you save money this summer!

When it comes to making summer plans, it's better to start early. If you do, you can guarantee your choice of schedule, transportation and accommodations. You can also bet on a lower price, because let's be honest—as the temperatures go up, so do ticket prices. Booking early saves you money and saves you from stress!

Don't have the cash to make those early plans? That's okay... we planned ahead for you! Starting this month, you can choose to skip a loan payment for up to two months!* Doing so gives you the opportunity to go ahead and book that flight, buy those tickets, and start scheduling your trip while the prices are still right.

Don't skip your summer vacation. Skip into summer instead with CalCom's Skip a Pay program! Visit calcomcu.org or visit a branch today to apply.

**Members must be in good standing and all loans current to participate. The interest on the loan will continue to accrue, and the final loan payment will be extended by the number of months for which payments are skipped. All other terms and provisions are unchanged and remain in full force and effect. For a cost of only \$30.00 per month, you can skip up to 2 consecutive months in a year. Not available for Real Estate Loans. Some restrictions may apply. See credit union for full details.*

NOW HIRING

Loan Processor

Looking for someone friendly, fun, team oriented, responsible, and accountable.

Full Time

Responsibilities

Consumer lending

Process loan applications

Disburse loans

Cross sell additional products and services

Experience not necessary, but preferred.
Bilingual is a plus. College degree not required, but preferred.

Email resumes to
hmartin@calcomcu.org

VOLUNTEER WANTED!

CalCom is led by Volunteers and has an open Supervisory Committee Position.

The Supervisory Committee is in charge of upholding the policies set forth by the Board of Directors and upholds the regulatory requirements by the National Credit Union Administration.

Be a part of the CalCom leadership. Email your resume to jhernandez@calcomcu.org or call 855.922.5266 ext. 802.

You must be a Member in good standing and able to meet with the CalCom Management and Board of Directors monthly. No credit union or banking experience required, but must be in a Management position.

MARK YOUR CALENDAR!

5/30 Closed - Memorial Day
6/8 Closed - Staff Training Day
7/4 Closed - Independence Day

You can still access your account 24/7 by dialing our Phone Teller at 855-327-8907 or through Online Banking. Just visit us at www.calcomcu.org!

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

COMING SOON

Mobile Banking

Do your banking on-the-go.

Remote Deposit Capture

Deposit checks without going to a branch.

CONTACT US:

Loans:

855.9CUloan

Member Service:

855.9CalCom

24-Hr Phone Teller:

855.327.8907

Visit www.calcomcu.org for Branch Hours & ATM Locations

BRANCH LOCATIONS:

Main Branch Office

20723 Hawthorne Boulevard

Torrance, CA 90503

Phone: 310.371.4242

Downey City Hall Branch Office

(Downey City Hall, Second Floor)

11111 Brookshire Avenue

Downey, CA 90241

Phone: 562.862.0301

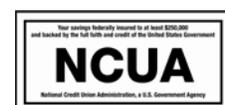
CalCom NMLS# 681671



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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 or text your zip code to 692667 (MYCOOP).



This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender