

4th Quarter  
**2016**

## 6 TIPS FOR THE PERFECT TURKEY

Thanksgiving is an intimidating holiday for home cooks, partly because it conjures visions of picture-perfect roast turkeys glistening from their center-of-the-table thrones. Here are 6 tips to help even the most challenged in the kitchen.

- 1. Buy Smart.** When buying a bird, the rule of thumb is one pound per person to ensure that you'll have leftovers.
- 2. Work Ahead.** Give yourself enough time (two days minimum) to defrost your bird. There's nothing worse than reaching inside the cavity on the Big Day and finding a frozen giblets bag.
- 3. Season Generously.** Season the turkey a day ahead to let the flavor sink in. But make sure it's totally defrosted first.
- 4. Let it Sit.** Let the bird come to room temperature for an hour before you cook it to raise its internal temperature. That way, it will cook more evenly from the skin to the bone.
- 5. Don't Over Baste.** Basting is a good thing; constant basting is not. Every time you open the oven door, it lets out heat, preventing the bird from cooking properly (and forms a layer of fat that prevents crisping).
- 6. Get the Right Thermometer.** Some people complain that roasting a turkey takes too long. That's because every time they open the oven door to check on the bird, its temperature drops. This year, invest in a digital thermometer with a probe that stays inside the turkey while you monitor what's cooking remotely. No peeking necessary.



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UP TO **3.33%** APR\* *FIXED FOR 5 YEARS†*  
\$250K

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Offer expires November 11, 2016 or when the first \$2M in loans is funded. Call **855.922.5266** or visit [www.calcomcu.org](http://www.calcomcu.org) to apply today!

\*APR = Annual Percentage Rate. †3.33% introductory rate is fixed for five years, after which time the rate will be adjusted based on the Prime Rate. Payment example: HELOC = \$250,000 @ 3.33% fixed for five years with 25 years max term = \$1,228.88. This product cannot be used to refinance an existing CalCom Federal Credit Union Home Equity Line of Credit. All loans are subject to approval of credit, income verification, and property valuation. Please see credit union for full details. These offers will expire on November 11, 2016 or after the first \$2 million funded.





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\*APR = Annual Percentage Rate. Low risk = \$15K at 7.77%. Medium Risk = \$10K at 8.88%. High Risk = \$5K at 9.99%. Offer ends November 11, 2016. CalCom Federal Credit Union reserves the right to change or end this offer at any time. All loans are subject to credit approval. Members must be in good standing and all loans current to participate. Some restrictions may apply. See credit union for full details.

### CALCOM OUT AND ABOUT

**October 13** - Valley Presbyterian Hospital Benefits Fair – come visit our booth at the hospital!

**October 20** - International Credit Union Day – come visit the branch!

**October 27** - Northridge Hospital Benefits Fair



## Skip a loan payment just in time for the holidays!

Call **855.922.5266** or visit **www.calcomcu.org** to apply today!

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.

### MARK YOUR CALENDAR!

- 10/10 Closed - Columbus Day
- 11/11 Closed - Veterans Day
- 11/24 Closed - Thanksgiving Day
- 11/25 9am - 1pm - Day after Thanksgiving
- 12/26 Closed - Christmas (obs.)
- 1/2/17 Closed - New Years (obs.)

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](http://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

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- Member Service:**  
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- 24-Hr Phone Teller:**  
855.327.8907


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

### BRANCH LOCATIONS:

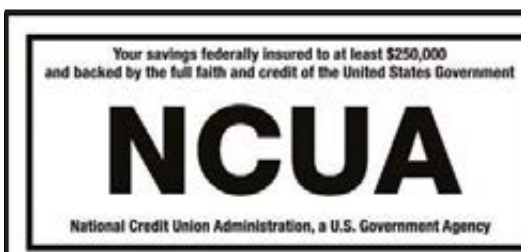
- Main Branch Office**  
20723 Hawthorne Boulevard  
Torrance, CA 90503  
Phone: 310.371.4242
- Downey City Hall Branch Office**  
(Downey City Hall, Second Floor)  
11111 Brookshire Avenue  
Downey, CA 90241  
Phone: 562.862.0301

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 Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



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