

4th Quarter
2015

**HALLOWEEN
SAFETY TIPS**

Whether your child is a first-time trick-or-treater or a seasoned veteran, make sure to teach them and abide by these safety tips before going out this Halloween.

- Make sure your child is clearly visible to drivers. Have them wear light colored clothing or, if their costume is dark, apply reflective tape. Kids should also carry a flashlight.
- Plan your trick-or-treating route in advance and share it with your family. Stick to it.
- Children under the age of 12 should not be alone at night without adult supervision.
- If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.
- Cross the street legally: at corners or marked pedestrian crossings. Use traffic signals and crosswalks.
- Look left, right, and left again when crossing the street. Keep looking as you cross. Put electronic devices down and keep heads up.
- Never go into a stranger's home, even if it's a "haunted house."
- Do not eat treats that appear tampered with or are not commercially wrapped. Parents should check candy before kids start snacking.



**SAVE MORE FOR
THE HOLIDAYS**

WITH THIS SPECIAL VISA® OFFER

For a limited time:

New purchases and balance transfers from other higher-rate lenders now only

5.55% APR*
through the end of 2016!



This offer is being extended to new AND existing CalCom Visa® Credit Card holders!

Not a cardholder yet?

Apply today and you'll also enjoy:

- Low fixed rate
- No annual fees
- 25-day interest-free grace period on purchases
- Access to more than one million ATMs worldwide
- Protection shopping online with Verified by Visa
- Electronic statement option

Visit www.calcomcu.org, call **855.922.5266**
or **stop by our branch** for more information!

*APR=Annual Percentage Rate. Special rate applies to new purchases and balances transferred between November 1, 2015 and December 31, 2015 will be at 5.55% fixed promo APR for up to 14 months (promotional rate valid through December 31, 2016) with a corresponding monthly periodic rate of 0.396% from the date they are posted. After promo, rate will change to a nonvariable rate as low as 10.00% APR. See credit union for full details.

WAYS TO SAVE WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT

If you're looking to save on your wireless bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of CalCom Federal Credit Union, you can save up to hundreds on your wireless bill each year. Start saving with Sprint today!

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

3 WAYS TO GET YOUR DISCOUNT:

- Call **877.SAVE.4CU** (877.728.3428). Let them know you're a credit union member and use one of the Corporate ID numbers above.
- Go to **LoveMyCreditUnion.org/Sprint**.
- Visit your nearest Sprint store.

ATTENTION: Branch Closings

We will permanently close our Valencia and South Gate branches at 12:30 pm on December 24th.

But we will still be here for you at our Torrance branch and—starting in 2016—any of over 5,000 Co-Op® Shared Branching locations!



ONLINE BANKING
www.calcomcu.org



CO-OP® ATMS
co-opcreditunions.org/locator



CONTACT CENTER
855.9CALCOM

MEET OR BEAT

DEALERSHIP FINANCING OFFERS!

NO PAYMENTS FOR 90 DAYS AND **RATES AS LOW AS 1.50% APR***

APPLY TODAY! CALL 855.922.5266

*APR=Annual Percentage Rate. Payments begin 90 days after loan origination. Lowest rate based on term. CalCom Federal Credit Union will match dealer rates with a floor rate of 1.50% APR. Offer expires 1/16/2016. Some restrictions may apply. See credit union for details.



For every auto loan funded with CalCom from now through Christmas, we will donate a toy to **TOYS FOR TOTS!**

MARK YOUR CALENDAR!

- 10/12 Closed - Columbus Day
- 11/11 Closed - Veterans Day
- 11/26 Closed - Thanksgiving Day
- 11/27 9am-1pm - Day after Thanksgiving
- 12/24 9am-1pm - Christmas Eve
- 12/25 Closed - Christmas Day
- 12/31 Closed - New Year's Eve
- 1/1 Closed - New Year Day
- 1/13 Closed - Staff Training 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.

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

South Gate Branch Office

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

Closing December 24th

Valencia Branch Office

28150 Industry Drive
Valencia, CA 91355
Phone: 661.295.4031

Closing December 24th

Downey City Hall Branch Office

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

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 or text your zip code to 692667 (MYCOOP).

