

1st Quarter
2015

**Weighed down
by debt?**



**Get financially
fit in 2015!**

Consolidate your
debt this year
with a personal
loan up to
\$9,000
at **9%^{APR*}**

*APR = Annual Percentage Rate.
Offer Expires March 31, 2015

For more information,
call 855.9CALCOM, go
to www.calcomcu.org or
see the credit union.

HAPPY NEW YEAR! 2015

A MESSAGE FROM THE PRESIDENT AND CEO



It's my pleasure to inform you that CalCom Federal Credit Union had another great year in 2014. CalCom remains financially strong and growing as demonstrated by some of our key financial ratios as of November 2014. We extended more loans to our members, helping our financial condition, which allows us to continue offering better rates and fewer fees, helping our members be more financially fit.

Some of the decisions made in 2014 were not easy. After conducting an analysis of our Downey Lakewood Boulevard Branch, we determined that due to minimal

foot traffic that it would be in CalCom's best interest to close the branch. The decision was difficult, but we are pleased to continue serving all of our members through the convenience of our other branch locations, our eServices, and CO-OP® Network ATMs which allow our members to use most 7-Eleven Convenience Stores, Costco, and most credit union ATMs with no surcharge fees.

Speaking of conveniences, CalCom converted to the new Share One New Solutions banking system in 2014. This means more efficient in-branch transactions, enhanced online banking security, and additional online banking features including check withdrawals, loan payments, stop payments, and more! We are so happy to be able to offer you so many great new features with this system and more enhancements to come in 2015...see back page for details.

Last but not the least, the CalCom team gave back to the community in 2014 by participating in the 24th Annual CHOC Walk. CalCom raised over \$5,000 — with the help of Members like you — for the Children's Hospital of Orange County (CHOC). We look forward to continuing our tradition of giving back in 2015.

Thank you as always for your continued support and for allowing us to serve your financial needs.

Sincerely,

Jon Hernandez

WHAT'S TO COME IN 2015

It's a brand new year. Everyone has their own resolutions, and CalCom is no exception. There are several changes coming to your Credit Union in 2015!

MOBILE APP WITH REMOTE DEPOSIT

We will be rolling out a brand new mobile app in the coming months! You will soon be able to check your account balance, transfer funds, make payments, and even make remote check deposits — all with your smartphone (iPhone and Android) or tablet! Watch our website for news and updates.

ENHANCED CONTACT CENTER

In 2015, we resolve to focus even more on our Contact Center. They will not only handle phone calls, online inquiries, and loan inquiries; they will also be handling questions our Members make through social media, email, loan processing, our new mobile app, and more. They will become your go-to Member Service Experts. Our main goal in this is to make CalCom easily accessible no matter how far you are from the Credit Union.

VAN NUYS BRANCH CLOSURE

Due to Valley Presbyterian Hospital's recent growth, they must reclaim the space that houses CalCom's Van Nuys branch. The location will permanently close on February 27, 2015. We have enjoyed serving our Members at our Van Nuys Branch, but we'll still be here for you after the closure! You can access us via online banking, phone teller and Contact Center. We also have several other branch locations and are part of the CO-OP® ATM Network, which includes our CalCom ATM in the Valley Presbyterian Hospital cafeteria.

IMPROVED FRAUD PROTECTION

CalCom is planning to implement a new identity fraud protection plan that will be built into Member Accounts. We will also begin distributing new Credit and Debit cards with EMV, a special chip that is used as an additional layer of protection against fraud. We will also be testing our Disaster Recovery program to ensure your information is protected no matter what happens.

DON'T FORGET!

eServices

Visit CalComCU.org and do your banking online. It's quick and convenient!

DocuSign

Sign your loan documents anywhere from any device with DocuSign®. It's more secure than paper, and there is no overnighting, faxing, or waiting!

Online Applications

You don't have to come by to apply. Just visit CalComCU.org and download applications for loans, cards, and accounts.

Invest In America

Get a new car AND save money! CalCom Members enjoy discounts for buying American cars thanks to our partnership with Invest In America. Learn more online at LoveMyCreditUnion.org.

YOU'RE INVITED!

Annual Meeting

May 28, 2015, 5:30 PM

CalCom Credit Union's Annual Meeting is a time for Members to hear a detailed review of 2014, discuss concerns, and learn about new opportunities. Enjoy food and fun, raffles and prizes, and get to know your Credit Union family even better!

MARK YOUR CALENDAR!

01/19 Closed - MLK Day

02/16 Closed - Presidents' Day

03/04 Closed - Staff Training

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

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
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 or text your zip code to 692667 (MYCOOP).

