

1st Quarter
2017

3 TIPS TO GET YOU READY FOR TAX SEASON

Tax season isn't something that is done over the period of a couple months, but something that is worked on continuously throughout the year. Here are some steps that you can take to prepare yourself against the stressful effects of the April tax deadline:

Be Proactive – Tax planning for the next year should begin shortly after your taxes are filed for this year. If you're thinking ahead, and keeping your finances in order through the entire year, you're avoiding unnecessary stress during tax season.

Consider Wealth Management – Part of tax planning is considering your investment options. Your advisor takes into account whether you are risk adverse and builds a plan that fits your needs and desires.

Collaborate With A Tax Preparer – Most people attempt to prepare their taxes on their own and miss out on golden financial gains. The average taxpayer does not have the expansive financial knowledge and insight of a professional accountant, and that's what makes DIY tax planning such a risky idea — you're gambling with possible financial gains.

A Message from the President & CEO

As 2017 begins, another great year at CalCom Federal Credit Union is in the books. CalCom is financially stronger, as demonstrated by our key financial ratios, allowing us to reinvest in new technology and enhance security as well as continue to provide higher dividend rates and lower loan rates, all of which helps make you financially fit. Despite this year's anticipated rate increase according to the Federal Reserve Board, we are committed to keeping our rates competitive. Check our website for current rates.

We also hired additional staff as we expanded our Contact Center, Loan Service and Data and Risk Management Departments to better focus on the needs of our members. Exciting new service access and technological developments in 2016 include the launch of Shared Branching in over 5,000 service locations and Mobile Banking with Mobile Check Deposit, so make sure to sign up today! Your credit cards now include chip-enabled technology, and this year you will begin receiving upgraded debit cards as your current cards expire.

In 2017, we are bringing back financial literacy seminars and online videos to help our members become more financially empowered. We will also continue to improve upon and update our disaster recovery and cyber security to better secure your financial data. We also plan to expand our member outreach to areas of our major employer group membership in South Bay, Downey, South Gate, Van Nuys and Valencia. Finally, we are expanding our facilities to include a new corporate building in Long Beach which will open in early 2018.

I look forward to seeing you at our Membership Meetings later this year – please check our website for meeting dates. On behalf of the Board of Directors, Committee Members, Management and Staff, thank you for your continued support and for allowing us to serve your financial service needs.

Sincerely,



Jon Hernandez



Groundbreaking of the Long Beach Corporate Building with Urbana Developers and Long Beach Councilwoman Stacy Mungo



Recover from the holidays & prepare for tax season

with CalCom's Personal Line of Credit!

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Interested in volunteering for the Board or one of our Committees?

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*Minimum line of credit of \$100,000, maximum of \$250,000. Must be funded by March 31, 2017 in order to qualify. Valid only on primary residence. Other terms and conditions may apply. Please see credit union for full details. This is a limited time offer and may be canceled at any time.



MARK YOUR CALENDAR!

- 1/16 Closed - MLK Day
- 2/20 Closed - Presidents' Day
- 3/15 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

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

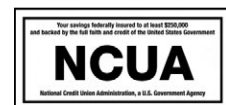
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This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.