

1st Quarter
2016

A MESSAGE FROM THE PRESIDENT & CEO

As 2015 comes to a close, another great year at CalCom Federal Credit Union is in the books. CalCom remains financially strong and growing as demonstrated by some of our key financial ratios. Our improved financial condition allows us to provide more low-rate loan opportunities to our members—making you more financially fit—and to reinvest in our members through added services.

Some of the decisions made in 2015 were not easy. After conducting our branch costs and productivity analysis, we determined that it would be in our members' best interests to close the Valencia and South Gate branches. The decision was difficult, but we are pleased to continue serving all of our members through the convenience of our other branch locations, eServices, and the network of CO-OP® ATMs.

Speaking of conveniences, CalCom will be introducing new services to our members in 2016. These new services will provide stronger protection, greater accessibility, and financial coaching—all free of charge! We are so excited to be able to offer you so many great new services.

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

Sincerely,



Jon Hernandez

NEW YEAR, NEW SERVICES

CalCom is rolling out new services for members in 2016

The coming of a new year means exciting changes! Many people use this as an opportunity to make resolutions for self improvement: to get organized, reach a weight goal, or better manage their finances.

We at CalCom are happy to say we're making a resolution, too: to offer our members new and helpful services *free of charge!*



IDProSelect

IDProSelect is a program that helps protect checking account holders from financial and personal identity theft.

Research, remediation
and recovery

Lost document
replacement

Reimbursement
insurance up to \$25,000

Credit monitoring
of three reporting
agencies



Shared Branching

CO-OP® Shared Branching allows you the freedom to make transactions at over 5,000 branches nationwide.

Make deposits,
withdrawals and transfers

Access your account
from out of town

To find a shared branch,
call **888-748-3266**
or visit us online at
***co-opcreditunions.org/
locator***



GreenPath

GreenPath® offers professional and confidential financial coaching for all CalCom members.

Debt counseling and
financial coaching

Housing counseling by
HUD-approved experts

Full-service debt
management plans

Credit report reviews

Financial education
tools and workshops

More information will be coming soon about these new services in your mail and on our website at **www.calcomcu.org**. Here's wishing you a safe and happy 2016!

EMV[®] CHIP TECHNOLOGY

MAKING YOUR CARDS MORE PROTECTED THAN EVER

EMV chip technology makes payments easy and more secure. CalCom will soon be providing card-holding members with new EMV Visa[®] Credit and Debit cards.

Widely used the world over, EMV is the new standard for secure credit and debit card payments. These cards will include both the new EMV chip as well as the familiar conventional magnetic stripe enabling your cards to work at all merchants who accept Visa.

USING AN EMV CARD IS AS EASY A 1-2-3!

1. Insert the chip end of your card with the chip facing up.
2. Keep the card in the terminal, follow the prompts, and enter your PIN or select CREDIT.
3. Remove your card, take your receipt—and possibly sign a copy if you selected CREDIT.

New EMV chip cards will be sent out later this year. Watch your mailbox for yours and be sure to activate it as soon as it arrives.

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.

MARK YOUR CALENDAR!

- 1/13 Closed - Staff raining Day
- 1/18 Closed - MLK Day
- 2/15 Closed - Presidents' 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

CalCom NMLS# 681671


COMING SOON:

Mobile Banking

Do your banking on-the-go.

Remote Deposit Capture

Deposit checks without going to a branch.

 For the latest news from CalCom, **like us on Facebook!**



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