

# CU Connection

SoCal

A Publication for Members of Credit Union of Southern California  
Fall 2024



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Credit Union of  
Southern California

866.287.6225 | [CUSoCal.org](https://CUSoCal.org)



# The Credit Union Difference & the Spirit of Giving

On October 17, credit unions around the globe will celebrate International Credit Union Day (ICU Day). This is a time when we are reminded of the unique and meaningful difference credit unions like Credit Union of Southern California (CU SoCal) make in our communities and for those we have the privilege to serve. Unlike traditional banks, credit unions are Member-owned, which means each of you has a voice and a stake in our success. This cooperative spirit is at the foundation of everything we do and is what sets us apart from other financial service providers.



In celebration of this special day, we're excited to invite you to participate in our month-long ICU Day Giveaway. From October 1-31, share why you love your credit union—whether it's CU SoCal or another credit union—for a chance to win one of thirty \$50 prizes. We also encourage you to share the benefits of being part of our CU SoCal family with your friends and family. Our "Care to Share" Member referral program is a great way to introduce others to the advantages of our credit union, from personalized service to competitive rates. Our ICU Day Giveaway and "Care to Share" program are both discussed in more detail in this newsletter.

At this time of year, we are also reminded of the many options available to meet your financial needs. Your Membership is truly important to us, and we are deeply grateful for your continued trust in CU SoCal. If you are not already using your credit union for all of your financial needs, we respectfully ask that you consider making CU SoCal your primary financial partner. It would be our privilege to serve you, and your support enables our cooperative to continue to grow, allowing us to better serve you and your family today and well into the future.

Thank you for being a part of the CU SoCal family. Your trust and loyalty are the cornerstones of our success, and we are honored to serve you.



Sincerely,

**Dave Gunderson**  
President/CEO



## Maximize Your Savings with CU SoCal

As we navigate an ever-changing financial landscape, securing your future has never been more important. CU SoCal is committed to helping you build a strong financial foundation by offering a range of savings options that not only keep your money safe, but also help it grow. Whether you're saving for a major purchase, planning for retirement, or just looking to build an emergency fund, our accounts are designed to meet your needs and ensure you're prepared for whatever the future holds.



**Money Market Accounts.** These accounts allow you to earn higher interest rates than traditional savings accounts. The deposit minimum starts at \$2,500.



**Share Certificates.** Share Certificate Accounts are a great way to maximize your savings. These accounts allow you to lock in higher dividend rates than Share Savings or seasonal savings accounts in exchange for keeping your funds on deposit for a set term. Keep a lookout for limited-time certificate promotions so you can lock in a great rate for an extended period of time.



**Share Savings.** Start with as little as \$10 and take advantage of a Share Savings Account to help you save for specific goals. You can even create up to 9 separate sub-savings accounts, making it easier to track and achieve your financial objectives.



**Seasonal Savings Accounts.** Save for holiday expenses or summer activities with our seasonal savings accounts. Earn higher dividends than a Share Savings Account and enjoy penalty-free withdrawals during specific times of the year.

### Plan for a Stronger Financial Future

If you are interested in any of these savings options, visit your local CU SoCal branch or call 866.287.6225 to open your account. Take the next step toward financial empowerment.



# Ask CU SoCal

Dear CU SoCal,

**What is the "Care to Share" referral program, and how can I benefit from it?**

— Curious in Cerritos

Dear Curious:

"Care to Share" is CU SoCal's way of saying "thank you" for spreading the word about our credit union. It's a referral program that rewards you when you introduce new Members to CU SoCal. Not only do you help your friends and family access affordable credit and financial services, you also can earn up to \$50\* for your efforts!

Here's how it works:

- **Earn \$25.** When your referral opens a Membership along with a Classic or Rewards Checking Account with a \$100 minimum opening deposit, you'll receive \$25.
- **Earn \$25 more.** Your earnings don't stop there! If your referral establishes a monthly direct deposit of at least \$750 within 90 days of opening their account, you'll earn another \$25. This means you can earn a total of \$50 just for referring a new Member who meets the criteria.

The referral process is quick and easy. Here's what you need to do:

1. **Refer a Friend.** Visit [CUSoCal.org/CareToShare](https://CUSoCal.org/CareToShare) and invite a friend or family member via email to join CU SoCal by opening a qualifying checking account with direct deposit.

**2. Share Your Info.** When sending the email invitation, make sure your name and address are included. Your friend will need this information when they open their account.

**3. Receive Your Bonus.** Once the new account is active and meets the necessary requirements, you and your friend will receive your \$25 cash bonuses.

It's a win-win! You're rewarded for helping others discover the benefits of CU SoCal, and they gain access to the same great products and services you enjoy.

For more details, scan the QR code to visit our "Care to Share" webpage and start referring new Members today! You can also send an invitation through the "Refer and Earn" widget in Digital Banking.



\*Promotion valid October 1, 2024, and is subject to change without notice. Referrer must be a CU SoCal Member. Valid only with new Members. New Members are defined as a person 18 and older who has never been an owner of an account at CU SoCal. All new accounts will be verified by ChexSystems® and are subject to approval and Membership eligibility. Both referred and referring Member will receive a \$25 cash bonus when referred Member opens a qualified checking account with the required minimum deposit of \$100 at account opening. Qualified checking accounts are defined as Rewards Checking and Classic Checking. Both referred and referring Member will receive an additional \$25 cash bonus when the referred Member receives a minimum monthly direct deposit of \$750 within 90 days of establishing Membership. Referred Member may earn another \$25 for funding an auto or personal loan within 90 days of establishing Membership for up to \$75 total. Maximum cash bonus referrer can earn is up to \$50. Cash bonuses will be credited to Member's CU SoCal deposit account within 60 days from the date the referred Member meets the requirements. Offer cannot be combined with other promotional offers. Cash bonus may be subject to tax reporting.

## Why Do You Love Your Credit Union?

In honor of ICU Day, October 17, we are inviting our Members to share why they love their credit union (CU SoCal or any other credit union). We will randomly select thirty \$50 winners from the entries. You can participate in our ICU Day Giveaway from October 1-31. For more information or to submit your story for a chance to win, visit [CUSoCal.org/ICUDay](https://CUSoCal.org/ICUDay).

You must be age 18 or older to enter. Members who submit their story before November 1, 2024, will automatically be entered to win. Thirty \$50 cash winners will be selected by random drawing from all entries. Odds of winning depend on number of entries. No submission necessary. Prize may be subject to tax reporting, applicable 1099 may be sent for tax purposes. To enter without making a submission, mail a postcard to CU SoCal Share Your Story Drawing, P.O. Box 76000, Anaheim, CA 92809. Include your name and phone number. One entry per person. Employees of CU SoCal and their immediate family members are not eligible. Funds will be distributed to the winners by November 30, 2024. Offer subject to change without notice.



## Committed to Member Service



Originally, I was a Pacific Community Credit Union Member and I became accustomed to an intimate and personal level of service that was provided not only inside the branch, but over the phone as well. Needless to say, I was extremely concerned that level of service would cease to exist once the merger became official.

My concerns were quickly put to rest the moment I walked into the La Habra branch of CU SoCal. Not only has that level of Member service continued; it increased tenfold. The merger itself has produced an innovative and forward-thinking organization that has proven its willingness to invest in not only its Members, but also the community it serves.



— Scott, Member Since 2006



# Board and Supervisory Committee Nominations

Three Board Members and two Supervisory Committee Members are up for election in 2025. Elizabeth Camp, Paul Moore, and Dawnna Lawrence have each been nominated to serve three-year terms on the Board of Directors. Rosie Robinson and Bob Toohey have each been nominated to serve two-year terms on the Supervisory Committee.

The Nominating Committee has determined that these volunteers are qualified and have the necessary experience to serve our Membership. As a CU SoCal Member 18 years or older and in good standing, you are eligible to run for an elected position. Petitions for nominations of candidates for these positions will also be accepted. Petitions must be submitted by Friday, January 10, 2025, to the secretary of the credit union. A valid petition must have at least 500 signatures from CU SoCal Members, be accompanied by a signed "Willingness to Serve" statement, a signed "Code of Ethics/Statement of Consent," and a statement (not to exceed 250 words) detailing the candidate's qualifications for office and reasons for candidacy. Petition packages are available upon request from the Member Care Center at 866.287.6225, Monday through Friday 9 a.m. to 6 p.m., and Saturday 9 a.m. to 1 p.m.



## Flexible Vehicle Protection for High-Mileage Cars

Safeguard your older, high-mileage vehicle with HealthCAR, an affordable, month-to-month auto warranty service starting at \$53 a month. No contract is required, and you can cancel anytime.

For more details, visit [CUSoCal.org/Auto-Loans](https://CUSoCal.org/Auto-Loans).

## Seminars REGISTER: [CUSoCal.org/Seminars](https://CUSoCal.org/Seminars)

### Homebuying Seminars

Attend a CU SoCal homebuying seminar to equip yourself with the information you need to turn your dream of homeownership into a reality. For more information or to register, visit [CUSoCal.org/Homebuyers](https://CUSoCal.org/Homebuyers).

### Understanding Credit

#### Pomona Chamber Office

320 S Thomas St., Pomona, CA 91766

Saturday, November 2 | 9:30 a.m. PT

## Webinars REGISTER: [CUSoCal.org/Webinars](https://CUSoCal.org/Webinars)

### FAFSA: The Key To Unlocking Financial Aid

Tuesday, October 8 | 10:30 a.m. PT

Thursday, October 17 | 5:30 p.m. PT

### Understanding Credit

Tuesday, November 5 | 7 p.m. PT

### Unwrapping The Holiday Scam Season

Tuesday, November 12 | 10:30 a.m. PT

Thursday, November 21 | 5:30 p.m. PT

### 21 Ways To Trim Your Budget

Tuesday, December 10 | 10:30 a.m. PT

Thursday, December 19 | 5:30 p.m. PT



## Contact Us

Member Care Center 866 CU SoCal (866.287.6225)  
 Monday-Friday 9 a.m.–6 p.m.  
 Saturday 9 a.m.–1 p.m.  
 Visit [CUSoCal.org](https://CUSoCal.org) to use Cali, our 24/7 chat feature

Locations/Appointments [CUSoCal.org](https://CUSoCal.org)  
 Email [Support@CUSoCal.org](mailto:Support@CUSoCal.org)  
 Find ATMs Text zip code to 91989



### HOLIDAY CLOSURES

Veterans Day November 11  
 Thanksgiving November 28-29  
 Christmas Day December 25  
 New Year's Day January 1

### GROWING TO SERVE YOU BETTER

Members..... 153,926  
 Loans..... \$1,676,849,821  
 Assets..... \$3,624,117,414

FINANCIAL HIGHLIGHTS as of as of August 31, 2024.



Federally insured by NCUA



VOTED #1  
CREDIT UNION



2024 Winner  
AWARD WINNER