

Fall 2009

# Talking Cents

Quarterly News from Clearpath Federal Credit Union

## Give Green A Chance!

The world has a fixed amount of natural resources - some are already depleted. As population growth strains our finite resources, fewer resources will be available. If we intend on leaving our children and grandchildren with the same standard of living, we must preserve the foundation of that standard. We save for college and weddings; shouldn't we conserve a tree, clean air, water and fuel for future generations?

Recycling saves energy and other natural resources. You can help! If you open eChecking w/direct deposit, online banking, eStatements and eBill Payment Services you'll save paper by not having paper statements. Save fuel while running errands by getting cash back at the checkstand. Save postage, paper and time with eBill Pay. You can save resources for future generations. One person can make a difference!

**Need an extra incentive - Open a new account and get more Green!** Open any new account through 12/1/09 with direct deposit and get a Clearpath Recycle Tote and an entry for our drawing; open an eChecking with full direct deposit, online banking, eStatements and eBill Payment Services and get the Clearpath Recycle Tote, \$25 cash and 5 entries for the drawing. Already have a checking w/direct deposit-Visit any branch location and receive your free Recycle Tote. In addition, send in or drop off the entry form enclosed with your statement, to any branch location to enter to win the Grand prize - a new Schwinn Street Bicycle, or 1st prize - Vacation Voucher or one of 5 pairs of pairs of movie tickets. Do it today and give **Green** a chance. Call us at (818) 937-5300 option 2.

The \$25 bonus will be reported to the IRS as dividend income. New money and new Account(s) must be open for a minimum of 90 days. Must pay at least 2 bills. Direct deposit must be confirmed and received by 12/1/09 to qualify. Drawing held 12/4/09, winners will be notified by 12/11/09. Winners need not be present to win. Vacation voucher good for accommodations for up to five people (pay hotel taxes only) to one of 39 destinations, e.g. Maui, Vancouver, BC, Las Vegas, Niagara Falls and more! Voucher is transferable. CFCU staff, volunteers and their family members are not eligible for drawing.

## Save time with Phone Teller

Did you know you can transact on Phone Teller in either English or Spanish? It's a great way to get your balances, deposit history, checks cleared, and much more - anytime! Call us today and we'll set you up (818) 937-5300, option 2.



Your dreams. Our mission.

## You'll Be Glad You Did!

We started the Clear Giving Charitable Association, to support the philanthropic activities of several non-profit 501 (c) (3) charities in Southern California. Your donations help charities in offering aid to those in need. We'll donate to organizations such as: Toys for Tots, City of Hope, and Make a Wish.

Anyone who lives in Southern California is eligible to join Clear Giving Charitable Association. It's easy to join - complete a short application and pay \$5 annual dues. Clear Giving members may also donate annually.

While the warm fuzzy feeling of helping those in need is more than enough personal gratification, there are other benefits:

- Your dues may be tax deductible
- The opportunity to donate annually to Clear Giving Charitable Association
- Eligibility to vote in the Clear Giving Charitable Association annual election
- Eligible to be a lifetime member of Clearpath FCU (if you're not already a member.)

Apply for membership to Clear Giving by calling (818) 937-5300, option 2. You'll be glad you did!

## MEMBER SPOTLIGHT

"I became a member of Clearpath when I worked for Ralphs Groceries. Now that I am self employed, I continue to use their Credit Union services because I have a lifetime membership. By giving back to the community, members can really see the CU Difference with Clearpath."



**Keenan Hardy**  
Member Since 1997  
Moreno Valley Branch  
Grand Prize Winner

# Take the Clearpath to Business Success



Clearpath has been serving the personal financial needs of members for 55 years. Now we want to be your business partner! The same great, professional service, excellent rates and low fees you've come to expect on your personal account is now available for your business.

Take advantage of Business Checking, which provides a cost effective way for you to manage your business' cash flow and process your daily cash receipts and disbursements. Choose between Basic or Business Plus checking to earn dividends on your checking balances. Both feature 24/7/365 online account access with free check images, eStatements, eTransfers, eLerts and more...

Most businesses have temporary cash flow needs and Clearpath, your business partner, has yours covered! Use an unsecured Line of Credit up to \$10,000 for short-term needs until accounts receivable can be collected. Up to \$50,000 on a secured Line of Credit is available for longer-term needs, is renewable annually and generally secured by real estate or other business assets. Business VISA helps you streamline your purchases, control your expenses and separate business from personal expenses.

**One of our professional business officers can help you determine the type of account(s) to fit the unique needs of your business. Call 818.937.5335 for more information today.**



## Member Friendly Credit Cards

On May 22, President Obama signed the Credit Card Accountability, Responsibility and Disclosure Act of 2009 into law. Fortunately Clearpath conducts business in a member-friendly manner and many of the changes didn't have any impact on our card holders. Because of the law requirements, we have made the following adjustments to open-ended loans and credit cards:

- Credit Card payment due dates changed from the 12th to the 18th of every month
- Open-ended loans – including HELOCs, vehicle loans (excludes CUDL), Choice loans, Cash lines and Anytime loans – with payments due between the 1st and 26th of every month have changed to the 27th of every month.
- Accounts with open-ended loans will trigger monthly statements rather than once per quarter.

Card issuers are now required to notify card holders 45 days in advance of a rate increase. Consumers may opt out of fee and rate increases by closing their credit card. For a better deal than most financial institutions offer, apply for the Clearpath Platinum VISA with its low every day fixed rate! Call (818) 937-5300, option 2 to apply today or to learn more about the Credit Card Act visit [www.creditcardreform.org](http://www.creditcardreform.org)

## Secured eMail Through Online Banking



You can inquire on a transaction, loan or any concern you may have on your account through Secured eMail. When you sign up for Online Banking, you are able to access your account transactions, sign up for eStatements and you also get a personal secured email box. You can send an email to any department in the Credit Union and have your questions answered by our staff without making a call. Don't have Online Banking? Call **(800) 433-7328 option 2** and have one of our Financial Service Representatives provide your temporary password today. It's quick, easy and saves you time.



*Your dreams. Our mission.*

### Main Branch

340 Arden Avenue  
Glendale, CA 91203  
M-T-W-F 8am - 6pm  
Thursday 10am - 6pm  
Saturday 9am - 1pm

Phone: (800) 433-7328 or  
(818) 937-5300  
Teller: (800) 834-7774  
[www.clearpathfcu.org](http://www.clearpathfcu.org)

### Compton Branch

1100 W. Artesia Blvd.  
Compton, CA 90220  
M-W-F 7:30am - 4:30pm

### Moreno Valley Branch

Town Gate Shopping Center  
12625 Frederick St Suite I-2  
Moreno Valley, CA 92553  
M-T-W-F 9:00am - 6:00pm  
Thursday 10:00am - 6:00pm

### Branch Holidays

Wednesday, November 11  
Thursday, November 26  
Friday, December 25

**Have any special needs or questions? Call our friendly knowledgeable Financial Service Representatives - they want to help.**  
**(800) 433-7328 option 2.**

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