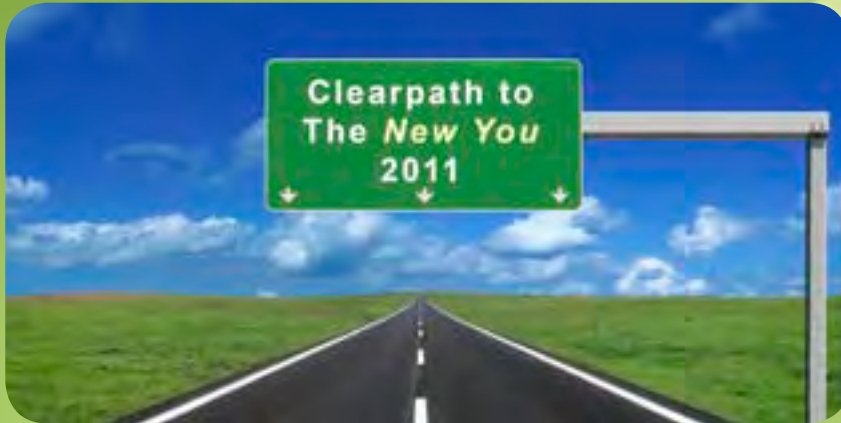


Talking@ents

Newsletter from Clearpath FCU

Winter 2010



The *New You* will become financially fit in 2011 with Clearpath's help. Follow these steps...

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1 Do it online...2011 = eBanking. It's time to start saving time and the environment.

Clearpath offers free eBanking, Bill Pay and now Mobile Banking.

In addition to paying your bills online, you can:

- ★ Apply for a loan
- ★ Open a new account
- ★ Transfer between your Clearpath account(s) and other financial institutions
- ★ Sign up for Alerts for information such as: account status, balances, recent deposit notifications, checks clearing and more. Alerts can be texted or emailed.
- ★ Monitor your accounts frequently to protect your identity.
- ★ Sign up for eStatements. You will save a few trees and some time. The *New You* will become more conscious of ways you can save the planet.
- ★ Use our calculators to save for retirement; find out how long it will take you to become a millionaire or project auto or mortgage payments and more.

2 Refinance your auto loan, your mortgage and your credit cards at Clearpath.

The *New You* is looking for new ways to save... Clearpath's rates are low. Our vehicle and mortgages rates are Fixed (Clearpath's Platinum VISA is Non-Variable)! If you've financed a vehicle with us previously you're probably also eligible for a Loyalty Reward Discount on your next vehicle loan.

**Call a Financial Services representative at
(800) 433-7328 option 2
to apply today or visit us online at
www.clearpathfcu.org**

See *The New You*, on page 4

Did you Know?
Debt in Focus is a free interactive tool to help you build an actionable plan to improve your credit profile. Try it:
www.clearpathfcu.org/debtinfocus



Developing a financial strategy

The **New You** will begin preparing today for tomorrow:

1 Take control of your money and set up a budget. Start by tracking your spending. I recommend carrying around a notebook for a week to write down **Everything** you spend. Take this information and go to www.clearpathfcu.org/budgetplanning and use the Budget Planner form to calculate your expenses.

Creating a budget will help you get a clear picture of how much money you have left over after you pay your living expenses. Your Budget Planner can help you to easily identify the areas where you can cut waste and save. There are some good budget software programs to use, e.g., Microsoft Money, Quicken, Pear Budget, Buddi, or go to Google and search for budget software.

2 Cut your expenses and get out of debt. During the budget process, you identified some areas where your expenses could be reduced. For some people this might mean going out to eat less, using grocery store coupons, or doing less recreational shopping. Take the money you saved on expenses and pay off your credit card and installment debts. Pay more than the minimum payment and concentrate on paying off the smallest debts first.



The \$\$\$ You Need for College now at Clearpath!

Clearpath has partnered with **Campus Door** to make your college dreams a reality.

Visit www.clearpathfcu.org and apply for your **CU Student Help Smart Option Student Loan** online today. The easy-to-complete application takes about 20 minutes. No origination fees for borrowers attending degree-granting institutions, 24/7 online account management and great service. Ready to go back to school?

Apply online or call (877) 458-8285 for more information.

Smart loans are made by Sallie Mae Bank and the Credit Union receives a small fee for referring loan applicants.

Member Testimonial



"I have been a member for forty six (46) years. It has been a wonderful experience.

I started out by purchasing savings bonds... In 1980 I financed my second home... Now I am into Internet Banking.

Whether your name is Ralphs or Clearpath, I truly enjoy being a member."

Member Since 1964



Begin immediately using your credit card only if you can pay the entire balance off next month. Once your consumer debt is paid off, then you can start chipping away at your mortgage.

3 Pay your bills on time. The most important element affecting your credit score is your payment history. According to USA Today, more than 50 million U.S. households use an eBanking source. eBanking is fast, easy, safe, secure and can help you pay on time. Call a Clearpath Financial Service Rep to get started with eBanking and bill payment services. You can even set up Alerts to receive notifications of low balances, deposits and more.

See Financial Strategy, on page 3

Stick to the Strategy

Financial Strategy, from page 2

4 Build a 3-6 month emergency fund. Dave Ramsey, a well known financial guru, recommends saving at least 3-6 months "insurance" to tide you over in the case of a major life event, e.g., job loss, illness, death of a spouse. No one wants to think of these things, but having some "insurance" as a buffer against you and life helps to soften the blow.

5 Stick to the strategy. Once you reach your financial goals, stick to your plan and start saving for the future. Consider investing in your 401K to take advantage of your employer's match. Ignoring it is like throwing away free money.

Now, the **New You** has a strategy and a plan to prepare you and your family for tomorrow. Clearpath is here to be your financial partner for life.

Check out www.clearpathfcu.org for financial products, educational information, calculators and more to support your plan or call one of our Financial Service Reps at **(800) 433-7328, option 2** and get started today!



Clearpath's Free Checking is still Free!

While our competitors are adding new monthly service fees, Clearpath's Checking is still Free!

- No minimum balance
- No monthly service fee.
- Free eBanking, Bill Pay and eStatement services!
- Direct Deposit (not required for Free Checking)
- Plus, there's even more...
 - Earn dividends on your funds on deposit (after achieving a certain level)
 - Generally get your paycheck deposited early with Clearpath's Early Direct Deposit service
 - Free Mobile Banking
 - Free Check images
 - 6 free non-CFCU ATM withdrawals per month
 - Your funds are Safe and Secure because Clearpath is insured up to \$250,000



So, Happy New Year! The New You is ready to get financially fit in 2011. Start with Clearpath's Free Checking and get your financial house in order.

Finish faster with a vehicle loan from Clearpath

Call (800) 433-7328, option 2

or Apply online at

www.clearpathfcu.org/applynow

Fixed rates as low as
3.99% APR*
New & Used Vehicles!
up to 84 months

*APR = Annual Percent Rate. Other terms and conditions apply. Not a loan offer. Vehicle loans based on approved credit. New vehicle loans up to 84 months. Used Vehicles up to 72 months. Rates do not apply to current CFCU auto loans. Subject to change without notice.



Mobile Banking - Anywhere. Anytime.

Clearpath's free iPhone App is easy, convenient and if you already have a Clearpath eBanking ID and password just download the App from the iTunes App store and you're good to go for:

- Balance inquiries
- Transfer funds between shares
- View check images
- View your account history
- Additional features coming soon

Need an ID and password? Call (800) 433-7328, option 2 or go to www.clearpathfcu.org to get started today!

Blackberry App, Android App and Text Banking coming soon.



What you don't know CAN hurt you...

The *New You*, from page 1

3 Stop using your PIN! Choose the "credit" option.

The *New You* is financially savvy... When making retail purchases with your VISA Debit Card, choose the "credit" option at the terminal. Credit transactions require a signature, which protects against fraud. By choosing "debit" and entering a PIN your transaction is treated as an ATM transaction – which could put you over your limit of 6 free ATM transactions. Remember to save your PIN for ATMs and say "credit" when you're at the gas station, grocery store or the mall.

4 The *New You* has remote control of your finances.

Transact on your Clearpath account from almost anywhere. Clearpath has partnered with the Financial Services Center Cooperative to give you nationwide access to more than 3,400 shared branch locations in 46 states and 6 countries. To find a branch near you visit <http://www.cuservicecenter.com>.

6 Get on top of your credit - What you don't know CAN hurt you!

Visit www.annualcreditreport.com to order your Free credit report from Experian, Equifax and Trans Union. One out of four credit reports contain serious errors so you should review your credit report at least annually to monitor for signs of identity theft, fraud or creditor errors. The *New You* will grab the reins of your financial situation this year.

5 Need to find a surcharge-free ATM? How about 28,000 of them!

Clearpath is linked to the CO-OP Network, one of the largest surcharge-free ATM networks in the nation including ATMs at Walgreens, Costco and 7-Eleven stores. To find an ATM near you visit www.co-opnetwork.org or call (888) 748-3266. The *New You* saves time and money.

7 Cash rebates for buying or selling a home.

Take Clearpath's HomePath to cash rebates on real estate agent commissions, free home buying seminars, free home valuations or to calculate your mortgage payments and more at www.clearpathfcu.org/homepath. The *New You* is looking good!

The Gift that keeps on giving Credit Union Membership

Help your family members enjoy all our many membership benefits this year by opening a Clearpath account for your child or grandchild. Maybe your teenager is preparing for college. Open a Checking account for him or her with a debit card. You can even monitor your child's spending and make transfers into his/her account through eBanking or Phone Teller (accounts must be linked - call a Financial Services Representative).

Did you know we offer a school-certified Student Loan program through Sallie Mae (a government agency)? Visit www.clearpathfcu.org/campusdoor to apply or for more details. Or maybe they need to learn about credit and budgeting. Good news we have a Secured VISA credit card to cover life's unexpected expenses. Call us for details.

You know the great benefits of Lifetime membership at Clearpath such as Free Checking, Early Direct Deposit, Checking VISA, P.A.L. loans, Loyalty Rewards, Mobile Banking, low rate loans with discounts for automatic payment and the list just goes on and on. Why not let the rest of the family in on one of the best kept secrets in your wallet - Clearpath FCU? Go ahead, they're family!



FEDERAL CREDIT UNION

Main Office

Glendale Branch
340 Arden Avenue
Glendale, CA 91203

M-Tu-W-F 8am -6pm
Thursdays 10am -6pm
Saturdays 9am -1pm

Phone: (800) 433-7328
Phone Teller: (800) 834-7774

www.clearpathfcu.org

Fontana Branch

(Inside Ralphs @ Cherry Ave)

14574 Baseline Ave.
Fontana, CA 92336

M-Tu-W-F 9:00am - 7:00pm
Thursdays 10:00am - 7:00pm
Saturdays 9am - 2:00pm

Phone: (800) 433-7328 ext. 5500

Moreno Valley Branch

Town Gate Shopping Center

12625 Frederick St Suite I-2
Moreno Valley, CA 92553

M-Tu-W-F 9:00am - 6:00pm
Thursdays 10:00am - 6:00pm
Saturdays 9:00 am - 1:00 pm

Phone: (800) 433-7328 ext. 5400

Compton Branch

Ralphs Corporate Office

1100 W. Artesia Blvd.
Compton, CA 90220

M-W-F 7:30am - 4:30pm

Phone: (800) 433-7328 ext. 5333

2011 Branch Holidays

Saturday, January 1

Monday, January 17

Monday, February 21

Monday, May 30

Monday, July 4

Monday, September 5

Friday, November 11

Thursday, November 24

Monday, December 26



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration, a U.S. Government Agency

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