

# FOCUS

www.codfcu.org

Published by:  
CITY OF DOWNEY  
FEDERAL CREDIT UNION

## Focus on Your Finances in 2007

If you're like most members, every year you resolve to improve your finances... but you aren't sure where to begin, so your resolve weakens. Here's how to keep that #1 resolution in 2007:

- **Add up your Credit Card Debt— and note the interest rates**
- **Plan to save automatically— it's easier, and more reliable**
- **Choose your three "favorite" financial goals**

**Refinance High-Cost Credit Cards—** The interest on Department-store and bank credit card debt can snowball until it destroys your budget... so don't pay it! REFINANCE those cards with an affordable City of Downey FCU loan, and you can save thousands of dollars annually. City of Downey FCU offers HELOCs and other affordable choices for refinancing. Ask for details.

**Make Savings Deposits Automatically—** Ask any serious saver... it's better to save small amounts without fail than large amounts when funds are "available." Large amounts are almost never available! But small savings deposits made automatically are hardly noticed... and add up in a big way! Ask us how to set up Direct Deposit.

**What Are Your Favorite Financial Goals?** Be specific. It isn't much fun to exercise financial discipline without a goal. But if you want a house with a view... or retirement in a golf course community... or a sailing adventure... it's more fun to work toward success!

Stop by or call CODFCU for assistance with debt refinancing and Direct Deposit.

**(562) 904-1327 • www.codfcu.org**

### Like FREE Services? See City of Downey FCU!

Who doesn't like to get something of value for FREE?

Who wouldn't like to enjoy more free time?

Who wouldn't like an easier, faster way to pay bills... at no charge?

City of Downey FCU members with Internet access

can take advantage of ALL these easy, convenient FREE services:

FREE Home Banking; FREE and unlimited Bill Payer Service;  
and FREE E-Statements!

Sign up for these service soon and get YOUR "freebies."



**You Could Win \$100...  
Just for Telling Us  
What You Think!**

City of Downey FCU would like to know your opinion of our products and services. Why? Because we base future offerings on what YOU need and want! Please complete the survey enclosed with this newsletter, or download a copy from [www.codfcu.org](http://www.codfcu.org). Then complete the survey and submit it to us by January 31, 2007, to be eligible for a prize drawing of \$100 cash!



## CO-OP ATMs...

### Now in 7-Elevens

Now you can use your CODFCU Visa Debit Card to get cash from surcharge-free Co-Op ATMs in safe, well-lit 7-Eleven stores, 24/7.

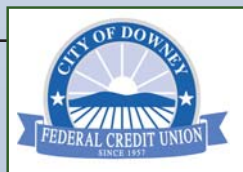
Don't have a Visa Debit Card yet? Resolve to apply today!

#### WE'LL BE CLOSED:

**Monday, January 15**  
Martin Luther King, Jr. Day

**Saturday, January 27, Staff Training**

**Monday, February 19, Presidents' Day**



#### MAIN OFFICE

10411 Lakewood Boulevard  
Downey, CA 90241

Tel: 562.904.1327 / Fax: 562.622.1079

Hours: M-F 9:00 a.m. – 5:00 p.m.

(closed for lunch 1:00 pm - 2:00 pm)

Sat. 9:30 a.m. – 12:30 p.m.

#### CITY HALL OFFICE

11111 Brookshire Avenue  
Downey, CA 90241

Tel: 562.862.0301 / Fax: 562.862.4581

Hours: M-F 8:30 a.m. – 4:30 p.m.

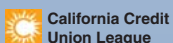
#### 24-Hour Phone Teller:

562.869.8104 or 562.869.0273

[www.codfcu.org](http://www.codfcu.org)



Your savings Federally insured to \$100,000 by the NCUA, a U.S. Government Agency.



# STILL WORTHY

## After All These Years



Since its infancy in the early 1900s, the American Credit Union Movement has innovated new ways of viewing financial opportunity. The movement began with the then-revolutionary idea that everyday, working people... not just the rich... deserved financial services. It then went further to offer an innovative way to provide these services: "People Helping People." Today, Credit Unions continue to benefit millions of their members based on this original, worthy idea.

### Yesterday, the World...

In 1908 in Manchester, New Hampshire, pastor Monsignor Pierre Hevey of St. Marie's Church joined forces with his parishioners and local attorney Joseph Boivin to establish the first credit union in the United States. This was an auspicious beginning, since it brought together a dedicated Catholic cleric, an educated Jew and hundreds of local mill workers. This first credit union offered a world of new financial options: ways to finance small businesses, farms, and even that new-fangled contraption, the automobile. It's no accident that the growth of credit unions paralleled the expansion of the automotive industry!

### Today, an Infinite Future...

From these humble beginnings the movement that promoted thrift and provided access to credit for the working class spread across America. Today there are 8,462 credit unions in the United States, representing more than 85,828,435 members\*... and City of Downey Federal Credit Union is proud to be among them.

We offer our members access to an infinitely unfolding future of financial technologies. If a service represents a genuine benefit, and you and your fellow member-owners want it, we marshal our "People Helping People" resources to provide it. It's a philosophy that's still worthy after all these years.

\*Source: [www.ncua.gov](http://www.ncua.gov), as of September, 2006

