

FOCUS

www.codfcu.org

Published by:

CITY OF DOWNEY
FEDERAL CREDIT UNION

Serving Members for More than 50 Years

Enjoy A "Triple Treat" of Services!

- FREE Online Banking!
- FREE & Unlimited Bill Pay Service!
- FREE e-Statements!

And that's not all...

Sign up for CODFCU's online banking service* and become eligible to Win a Vacation Get-Away*... Qualify for Loan Discounts*... AND You'll Receive Higher Certificate Rates.

As if these sweet "toppings" aren't enough, once you sign up for online banking, you can also enjoy:

- View Account Balances
- Make transfers between accounts
- Reorder checks
- Pay your bills through Bill Pay (unlimited)**
- View Cancelled Checks
- Receive e-mail notification of statement availability
- View Statements

*Some restrictions apply. Call, stop by our office or visit www.codfcu.org for details or to sign up for online banking. **Bill pay is offered to checking account holders only.

(562) 862-0301 (562) 904-1327 • www.codfcu.org

Clean-Up, Paint-Up, Fix-Up, with a CODFCU HELOC!



NOW is an ideal time to plan warm-weather home improvement projects... and CODFCU's HELOC is an ideal source of funds for your projects:

- Fixed Rate for 3, 5 or 7 years
- As low as prime rate – 1.25% APR* or 7.00% APR*
- Up to 80% loan to value
- Quick and easy application process

Apply today by calling (562) 904-1327.



APR = Annual Percentage Rate.

Loans subject to credit approval. Rates based on credit profile.

You're Invited to Our 50th Anniversary Annual Meeting

Thursday, May 3, 2007
at 11:30 a.m. & 12:30 p.m.

First Baptist Church

8348 3rd Street in Downey

Across from Downey City Hall

LIMITED SEATING, so please

RSVP at rsvp@codfcu.org or

call (562) 862-0301 or (562) 904-1327

Come and meet your favorite
credit union personnel...

And enjoy lunch, giveaways and
a chance to win one of the
50 Special Vacation Getaways
(25 for each meeting).

(Must be present to win prizes.)

Learn about CODFCU's free products,
such as online banking, bill pay,
debit card and e-statement;
and hear our 2007 Business Plan
and Business Forecast.



GOT Vacation Funds?

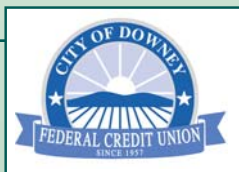
Ask us about affordable financing options for the vacation you deserve!

WE'LL BE CLOSED:

Saturday, April 28, Staff Training
Monday, May 28, Memorial Day
Wednesday, July 4, Independence Day

ALSO:

Thursday, May 3, 11:30 am & 12:30 pm
Annual Meeting
 (See invitation & details on other side)



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.

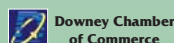
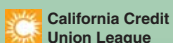
24-Hour Phone Teller:

562.869.8104 or 562.869.0273

www.codfcu.org



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



There's a Treasure in Your Equity!

The average single-family home in Los Angeles County gained 5.8% equity during 2006,* during a period when the housing market was described as “tanking,” or “depressed,” or “bottoming out.” The fact is, even in a so-called bad market, California real estate equity keeps going UP. So, if you are the King or Queen of YOUR castle... there's a treasure in your equity!



Tap Your Equity Treasure

Your Credit Union can help you leverage that treasure in your equity with an affordable Home Equity Loan. Maybe you resolved to pay off your credit cards this year, but haven't made much progress yet. Or perhaps you financed college tuition, last summer's new swimming pool, or another big-ticket item at a higher rate. Not only do you still have time to lock into historically low interest rates, which are expected to rise later this year, but you might even qualify for a tax break! And because our Home Equity Loan is a closed-end, fixed loan, it's ideal for debt consolidation and reduction plans.

Ideal for Thrifty Kings & Queens...

Even the thriftiest King or Queen will appreciate these great terms and features:

- Affordable, fixed rate
- 30-year term
- No pre-payment penalties
- No points
- Borrow up to 80% of the available equity in your home
- Also available for vacation homes in California

Tap your equity treasure with assistance from your Credit Union. Call, stop by our office or visit our website for Home Equity Loan details.

*According to real estate research firm DataQuick Information Systems, which provides statistics to The Los Angeles Times, Orange County Register, and other large papers across the country.