

Financial

NOTES



City of Downey Federal Credit Union

Serving Members for More than 50 Years

www.codfcu.org

Why You Should Get a Loan at CODFCU

We have lowered our rates and extended our terms...

- Vehicle loans as low as **2.00% APR,*** up to 84 month financing
- Signature loans as low as **8.00% APR,*** up to 60 month financing
- Visa® credit cards as low as **9.00% APR,*** with no annual fee

And we have an array of loan insurance products for you!

- Credit Disability and Credit Life Insurance
 - Credit Disability covers loan payments should you become temporarily or permanently disabled.
 - Credit Life will repay your loans in the event of death.
- Guaranteed Asset Protection (GAP)
 - GAP pays the difference between the value of your car and the balance of your loans if your vehicle is stolen or declared totaled in an accident.
- Mechanical Breakdown Protection (MBP)
 - MBP is an extended warranty on your vehicle, letting you take your vehicle for repair to any dealership or approved mechanic.

For more info, please go to www.codfcu.org or call us at 562.904.1327.

*Annual Percentage Rate. Some restrictions may apply. Amounts and terms are based on credit score, vehicle age and payment history with CODFCU. Not applicable for refinancing existing CODFCU loans.

It's a Win Win Situation!

It's a win because...

we've lowered our loan rates and extended the terms to make it easier for you to qualify.

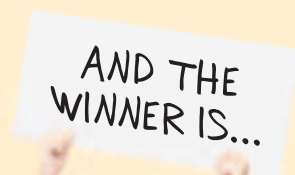
It's a win because...

we are now offering Student Loans—ask us how.

It's a win because...

for every product or service you sign up for...

- New Account – new member or new checking
- New Loan – personal, car, motorcycle, home...
- Direct Deposit – convenient and secure
- E-statements – save the trees and go green
- Home Banking – fast, easy and secure
- Bill Pay – no more checks and mailing



...you will be entered to a raffle for a chance to **win a 22" flat screen TV.**

Raffle drawing on **Monday, October 31**—need not be present to win.



CLOSINGS

- Columbus Day
Monday, October 10
- Veterans' Day
Friday, November 11
- Thanksgiving
Thursday, November 24
Friday, November 25 –
Open 9:30 a.m. – 12:30 p.m.
- Christmas
Saturday, December 24 &
Monday, December 26
- New Year
Saturday, December 31 &
Monday, January 2

Note: Mail deposits, payments, payrolls, share drafts and electronic fund transfer transactions will be processed accordingly during the listed holidays.

Main Office

10411 Lakewood Boulevard
Downey, CA 90241

Telephone: 562.904.1327
Fax: 562.622.1079

24-Hour Phone Teller: 562.869.8104

Hours:

M-F 9:00 a.m. – 5:00 p.m.
(closed 1:00 – 2:00 p.m.)
Sat 9:30 a.m. – 12:30 p.m.

City Hall Branch Office

11111 Brookshire Avenue
Downey, CA 90241

Telephone: 562.862.0301
Fax: 562.862.4581

Hours:

M-TH 8:30 a.m. – 4:30 p.m.
F 8:30 a.m. – 12:30 p.m.

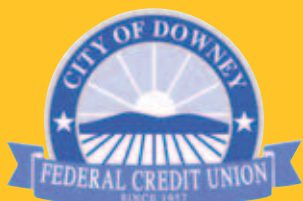
24-Hour Phone Teller

866.906.3697

ATM Locations



You can access 28,000 CO-OP Network® ATMs across the U.S. and Canada. For locations, visit www.co-opnetwork.org, or text your zip code to 692667 (MYCOOP).



Web
www.codfcu.org

Your savings Federally insured to \$250,000 by the NCUA, a U.S. Government Agency.

Holiday Shopping Tips



- Plan it:** Make a list of who you need to buy for and how much you will spend.
- Use discounted gift cards:** GiftCardRescue.com and GiftCards.com
- Use coin:** Markets will convert coin to a gift card. Certain cards will have no fee when converting.
- Use social media:** Many companies offer discounts exclusively to their Twitter followers and Facebook friends. Recent posts may reveal money-saving discount codes.
- Barter via online chat:** Look for a "chat" or "live help" button. Ask them to check with the manager for a discount to shop with them. (This does not always work).
- Find discount codes:** RetailMeNot.com, SecretPrices.com and FreeShipping.org to find discounts. Use the discount code during checkout for free shipping or to save 20% or more.
- Get cash back:** ebates.com (affiliate-like...all proceeds will go to charity) for rebate checks if available.
- Give group gifts:** Try a secret Santa exchange or going in with coworkers on a gift for your boss.
- Bring envelopes/chuck the credit cards:** Leave credit cards and debit cards at home. Allocate an amount of money for each gift. Put that money in separate envelopes marked with person's name.
- Make a promise that you won't buy anything for yourself:** It may be tempting, but it will be less expensive during the after-season sales.
- Avoid the "10 percent off, buy more" gimmick:** Stores offer great deals when you sign up for their credit cards, but beware the high interest rate. Don't spend more than you intended just because you're getting a discount on your purchase.

Source: Robert Pagliarini/baltimoresun.com

SKIP-A-PAY FORM Complete and fax back to 562.622.1079 or 562.862.4581.

Yes! I want to take advantage of the CODFCU Skip-A-Payment Program. I have read and agree to the terms and conditions below.

DATE	NAME (PLEASE PRINT)
MEMBER ACCOUNT #	LOAN # TO BE SKIPPED
MONTH(S) TO SKIP (MAXIMUM TWO MONTHS — MUST BE CONSECUTIVE MONTHS)	
<input type="radio"/> JAN <input type="radio"/> FEB <input type="radio"/> MAR <input type="radio"/> APR <input type="radio"/> MAY <input type="radio"/> JUN <input type="radio"/> JUL <input type="radio"/> AUG <input type="radio"/> SEP <input type="radio"/> OCT <input type="radio"/> NOV <input type="radio"/> DEC	
FOR MY CONVENIENCE, PLEASE TAKE THE \$30 FROM THE FOLLOWING ACCOUNT:	
<input type="radio"/> CHECKING <input type="radio"/> SAVINGS ACCOUNT #	
BORROWER'S SIGNATURE	

For qualified members. Subject to approval. To qualify, loans must be current and six consecutive monthly or 12 bi-weekly payments must have been paid on new loans or 11 consecutive monthly payments or 22 bi-weekly payments since your last skipped payment. Please note: By skipping your loan payment, you authorize CODFCU to extend your final loan payment. You authorize us to debit \$30 per loan per month as a processing fee from your checking or savings account. Your account must be in good standing to take advantage of this offer and prior subsequent actions may disqualify your loan. The completed form must be received five business days prior to your due date. Interest will continue to accrue on loan(s) during the time loan payments are skipped. Available for consumer loans only. Offer is subject to other terms and conditions. Disclaimer: If you have GAP protection you may only defer for one month for the life of your vehicle loan.

FOR CREDIT UNION USE ONLY	APPROVAL	DATE
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