

# That's what an annual meeting's all about

More than 350 members and guests joined us in celebration of our 59th Annual Meeting.

Highlights included official reports on the state of the credit union. Despite a challenging economy last year, your credit union weathered the recession in a strong financial position and is ready, willing and able to meet members' lending and financial service needs. In testament of our excellent financial condition, BauerFinancial awarded us another 5-Star Rating.

Members were also updated on the progress of our new building and the election of Mike Amussen, Marie Fish and William Hall to our volunteer Board of Directors. At this time, we wish to express our appreciation to our entire board for volunteering their time and talents in service to our member-owned credit union.

To the delight of members, In-N-Out Burger catered our event again this year. Besides the delicious made-to-order burgers and chips, members were also excited by a chance to take a spin on our \$5,000 Wheel of Prizes.

## Counting the days to our new home

Construction on our new office has begun, a half block away at the southeast corner of Wilson and Jackson. It will provide easier access and free parking for members. The grand opening is scheduled for later this fall.



## CAR SALES ON A ROLL

# We'll beat your rate by 2%

### New and used auto loans

As low as  
**3.99%**  
APR\*

- Up to 84 months
- Up to 100% financing
- Used car loan rates same as new

Consumers nationwide are beginning to feel that now is a good time to buy a car, as shown by a recent 27% jump in new car sales.

So if you've been putting off getting your next car, and you can afford it, why wait any longer? We're ready to help with affordable low rates and flexible terms. Plus, our used car rates are just the same as new.

### Current payment too high?

If the payment or rate on your current auto loan from another lender is too high, refinance with us and see how much money we can put in your pocket every month.

### It's easy to apply

Print an application from [www.GlendaleCityCU.org](http://www.GlendaleCityCU.org) and mail or fax it to 818/ 545-7826, or call 818/ 548-3976 anytime.

### Save hundreds more!

Our Mechanical Breakdown Coverage protects against high out-of-pocket repair costs, while our Guaranteed Auto Protection covers what your insurance settlement doesn't if your vehicle is stolen or totaled. We offer both at a much lower cost than dealers', and your payments can be folded in with your auto loan payment.

\*Annual Percentage Rate effective 3/31/11 and subject to change. Based on excellent credit for terms of 24 months for new vehicles and used vehicles, 0.5% discount for direct deposit to checking, and 0.25% discount for 20% down payment. Actual rate based on creditworthiness. Minimum APR: 3.99%. Loans subject to approval. Monthly payment per \$1,000 for 24-month term at 3.99% APR=\$43.



# We spell FREE checking with an "R"

Banks are converting "free" checking to "fee" checking, and customers could soon pay \$9 to \$25 a month. Not including fees for ATMs, and in some cases, for asking for help at a branch!

## Keep FREE with us

Our Basic Checking account is fee-free, and includes free nationwide 24-hour access to your money.

- 28,000 FREE ATMs — more than any bank
- FREE Home Banking and Bill Pay
- MasterCard Debit Card

Call or visit to open a free Basic Checking account, and tell your extended family members and co-workers they don't have to pay bank checking fees either.



Newsbriefs

## Five-star streak continues

BauerFinancial, a leading financial industry analyst, has awarded us its highest five-star rating for the 81st consecutive rating period.

That's independent verification we're the smart place to save. We protect your funds with up to \$250,000 in federal deposit insurance. And because we're local, member owned and not-for-profit, we give you greater value. Thank you for choosing your credit union for your borrowing and saving needs. You have helped us become the strong, stable institution we are.



## Fee schedule updated

With banks increasing their fees, you should know we charge only what is necessary to cover our costs. Please look for a current fee schedule inserted in your quarter-end statements.

## Insurance notice

MEMBERS CHOICE® Credit Life/Credit Disability insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

## Youth club winners

**Sarah, 3 of Glendora** is the latest winner of a \$10 Target Gift Card in our quarterly Looney Tunes drawing. **Kayla, 17 of Burbank** also won a \$25 Borders Gift Card for member of CU Succeed.

Your children or grandchildren could be our next winners. Members of our Looney Tunes Savings Club for kids up to age 12 learn how to save money, while teens in CU Succeed get tips on setting savings goals, wise spending, and why good credit is important. Call or visit our branch to open accounts for your young loved ones.

Looney Tunes™ characters, names and all related indicia are trademarks of Warner Bros., Inc.



## Our Line of Credit puts you in the driver's seat

As low as **7.5%** APR\*

- Up to \$30,000
- Ready when you need it

Take control of your finances! Our unsecured Line of Credit is a versatile loan that's ready to take you wherever you want to go. It's good for any purpose. Plus, you can link it to your Glendale City EFCU checking account for overdraft protection whenever and wherever you need it.

## Dump high-cost debt

Take advances to pay off high-interest credit cards or installment loans from other lenders. We're sure you can find good use for the money you'll save every month!

## To apply

Print an application from [www.GlendaleCityCU.org](http://www.GlendaleCityCU.org) and mail, bring it in or fax it to 818/ 545-7826. And of course, call 818/ 548-3976 anytime for more information and assistance.

## Your family deserves better!

They deserve free checking, which fewer banks are offering these days. Instead, your family members are probably digging deeper to pay higher bank fees for checking, loans, ATMs and much more.

Share Glendale City EFCU with your extended family. Let them know they're eligible to join and enjoy free checking, low loan rates, and free 24-hour access just as you do.

No matter how long they've been with their bank, this is the right time for a change. Urge them to call or visit us today.



517 E. Wilson Ave., Ste. 102, Glendale, CA 91206

**Mailing address:** PO Box 10820, Glendale, CA 91209

**Phone:** 818/ 548-3976

**Toll-free Loans by Phone:** 888/ 713-8475

**Fax:** 818/ 545-7826

**Hours:** Mon, Tues, Thurs, Fri: 9 am–5 pm  
Weds: 10 am–5 pm

## Holiday closures

**Memorial Day,** Mon, May 30

**Independence Day,** Mon, July 4

**Labor Day,** Mon, Sept 5

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

Your deposits are federally insured up to at least \$250,000 by the National Credit Union Administration, a U.S. government agency. The NCUA separately insures IRAs up to \$250,000. Loans are issued in accordance with National Credit Union Administration's regulations, and are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the credit union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, yields, terms, conditions and services are subject to change after the account is opened. For more information, refer to your *Truth in Savings Disclosure* or contact a credit union employee. APR=Annual Percentage Rate. APY=Annual Percentage Yield.

