

We fund in 7 days or you get \$200¹



Home Equity Line of Credit

3-month introductory rate

2.99%
APR²

After the 3-month introductory period, rates are as low as Prime + ZERO!

Fully indexed rate

8.25%
APR²

Great rates and fast service

If we don't fund your loan in 7 business days, we'll give you \$200!

Interest-Only for the lowest payments or fully amortized

- Up to 90% of equity
- Up to \$200,000
- No fees
- Interest may be tax deductible
consult your tax advisor

See the difference on a \$30,000 loan:

	Monthly payment
Regular HELOC	\$300
Interest-Only HELOC (introductory period)	\$75
(after introductory period)	\$206

Payment examples effective 8/28/06 and based on Prime Rate of 8.25%.

¹Seven business days after application and all verification paperwork is received; subject to credit approval. Clear title required. Must be a member of Camino Federal Credit Union to qualify. ²Annual Percentage Rate effective 9/1/06 and subject to change. After three months, rate converts to then-current variable rate. Rate and payments adjust with each change in the Prime Rate. Interest-Only HELOC has 10-year draw period followed by 15-year full amortization period. Interest-Only option available only during draw period. Fully amortized rate as of 8/25/06 is as low as 8.25%. Available on owner-occupied California properties only. Maximum possible APR is 16.5% over the life of the loan.

Higher MPG = Lower APR

1% discount for fuel-efficient cars

As low as **4.74%**
APR¹ ■ Up to 100% financing
■ Up to 72 months



The higher gas prices go, the more attention you pay to EPA mileage ratings. We're paying attention too.

In fact, we'll give you a 1% discount off our already low auto loan rates if you finance a new or used vehicle with an EPA mileage rating in the top 10% of all passenger vehicles — at least 23 miles per gallon in the city.²

Apply and get a fast answer anytime

Apply online at www.caminoofcu.org and you'll have your answer by the next business day.

¹Annual Percentage Rate effective 10/1/06, subject to change and includes 1% discount for fuel-efficient vehicle. All loans subject to approval. Your actual rate and limit may vary depending on your credit history. Monthly payment per \$1,000 for 72-month term at 4.74% APR = \$15.99.
²Based on EPA fuel-efficiency rating for city driving.



Help for your holiday budget

Family expecting a holiday visit? Kids expecting a new MP3, iPod, Xbox or laptop like you promised?

No problem. With a Cash on Call Line of Credit or Visa credit card, you can keep your holiday promises.

Visa Platinum

10.5%^{APR}

- Up to \$20,000
- Travel and Insurance benefits

Visa Classic

14.88%^{APR}

- No teaser rates
- No penalty rate increases for late payments

Cash on Call Line of Credit

As low as

10.99%^{APR}

- Up to \$15,000
- Up to 42 months

Fast answers

Don't wait — the holidays will be here before you know it. Apply at www.caminofcu.org and have the cash you need the next day!

All loans subject to approval. Annual Percentage Rates effective 10/1/06 and subject to change.

Make Camino your Home Lending Center

Don't get lost in a real estate maze. Call our Home Lending Center and let our experienced staff get you the best terms and options.

Our Home Lending Center is your one stop for all your real estate needs. We have lower rates and fees than other lenders on a variety of home loan options:

- Fixed-rate first mortgages with 15- or 30-year terms
- Fixed-rate second mortgages with terms to 15 years
- Home Equity Line of Credit
- Interest-Only Home Equity Line of Credit

Mix it up at our Mixer!

Help us celebrate our 65th year serving members, and first year as Camino Federal Credit Union, on Thursday, October 26, 2006 from 5:30–7 pm. We'll also be celebrating our new partnership with Countrywide Mortgage.

They'll be on hand to answer questions, and see if we can help you lower your mortgage payment, buy a new home, or refinance the one you're in.

Call our Home Lending Center at 323/ 722-3400 or 800/ 835-3400 for any type of real estate loan.



Free checking with **UNLIMITED** national free access

Our Free Checking account now offers **UNLIMITED** free CO-OP Network ATM usage and **UNLIMITED** free point-of-sale usage.

Free access nationwide

Your Camino FCU account is easily accessible in all 50 states.

■ 25,000 free ATMs

More than any bank, with 5,500 free ATMs conveniently located in 7-Eleven Stores.



For the nearest free ATM
www.co-opnetwork.org
888/ SITECOOP



■ 2,200 branches

Handle Camino FCU business at participating CU Service Centers® in 44 states. Just have a picture ID and your account number handy.

For the nearest CU Service Centers location

www.cuservicecenters.org
888/ CUSWIRL



Call or visit to open a Free Checking Account.

A financial learner's permit **New Student Checking Account**

Parents, let your teens take the wheel. Our Student Checking Account is a real checking account with a debit card that gives them hands-on experience at managing money and making their own financial decisions. Any high school senior can open one; no parental signature is required. Call or visit our office to learn more.

Stock up with a **0% School Supply Loan**

MUSD teachers, get what you need to improve your students learning experiences. Our new School Supplies Loan lets you borrow up to \$500 until July 2007 at zero percent interest. Apply at www.caminoofcu.org.

Annual Percentage Rate effective 10/1/06 and subject to change. Must be a full-time teacher in the Montebello Unified School District to qualify. All loans subject to approval. Monthly payment for \$500 for 10-month term at 0% APR = \$50.



Use Bill Pay — win \$5,000

Every time you use our Bill Pay from October 1 through December 31, 2006, you'll be automatically entered in our Bill Pay Sweepstakes, and it could win you a **\$5,000 gas card!**

There's no easier, safer or more convenient way to take care of what's usually a tedious task. Free Bill Pay lets you pay one-time or recurring bills without sending paper checks through the mail where they can be lost, delayed or stolen. Sign up at www.caminoofcu.org.

No purchase necessary. Void where prohibited. For complete rules and additional important information, visit <http://www.orcc.com/sweeps/2006backtoschool>.



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Save for summer

School employees, don't scrape by without a paycheck during the summer. Sign up for Summer Salary to have any amount you designate set aside from your regular paycheck and 'paid' to you next summer. Call or visit our office to arrange it.

Skip-a-Payment for the holidays

Want more cash to spend on your family this holiday season? Just skip the December and/or January payments on any Camino FCU loans (except real estate and Visa).

Complete the Skip-a-Payment authorization form and mail, fax or bring to our office by November 15, 2007. There's a \$25 fee for each payment skipped.

Skip-a-Payment authorization

I want to skip the payment(s) indicated below on my Camino Federal Credit Union loans. I understand my request is subject to approval, that my loan(s) must be current, I must be a member in good standing, interest will continue to accrue, skipping payment(s) will extend loan term(s), a \$25 fee will be added to the loan balance for each loan on which I skip payment(s), and this offer does not apply to Visa or real estate loans.

Name _____

Account number _____

I want to skip the: December January both
payment(s) on the following loan(s):

Loan account number _____

Loan account number _____

Loan account number _____

520 N. Taylor Ave.
Montebello, CA 90640

Mailing address:
PO Box 849
Montebello, CA 90640-0849

323/ 722-3400 • 800/ 835-3400
Fax: 323/ 887-9909
info@caminoofcu.org
www.caminoofcu.org

CO-OP ATM Network

Free ATM access at more than 25,000 locations nationwide.
www.co-opnetwork.org
888/ SITECOOP

Home Banking

www.caminoofcu.org

Smartline Automated Telephone Teller

323/ 722-3400
800/ 835-3400 outside southern California area

Holiday closures

- Columbus Day**, Monday, October 9
- Veterans Day**, Friday, November 10 (observed)
- Thanksgiving Day**, Thursday, November 23
- Christmas Day**, Monday, December 25
- New Year's Day**, Monday, January 1, 2007

Loans are issued in accordance with NCUA regulations, subject to credit approval. Camino Federal Credit Union is an equal opportunity lender. Member funds are insured up to \$100,000 by the National Credit Union Administration, a U.S. government agency. The agency separately insures Individual Retirement Accounts up to \$250,000. Dividends are based on the credit union's earnings at the end of a dividend period and are subject to change.

