

Introducing The bump-up, add-on certificate

Don't want to lock up your money in case rates go up? No problem. This 9-month certificate lets you adjust to the market. It starts with a great rate and if rates go up, you can bump up your rate too — twice!

5.25% APY

- TWO rate bump-ups
- TWO additional deposits*
- Get extra .10% rate bonus with direct deposit

It's available as a regular or IRA certificate, and takes just \$2,500 to open; \$2,000 for an IRA certificate. As this is a limited time offer, open yours today.

Annual Percentage Yield effective 1/1/07 and subject to change. Requires new funds not on deposit at Camino FCU. Substantial penalty for early withdrawal. *Minimum additional deposit \$1,000. Bonus requires Direct Deposit to CFCU checking

Roll over your IRA

Retiring or changing jobs? Roll your retirement funds into a Camino IRA. Your money will be federally insured to \$250,000 and eligible for two rate bump-ups and two additional deposits.

\$100 American Express Gift Card

Drive your loan here



Move that high-interest auto loan from another lender to Camino and get:

- Low Camino rates that can shrink your interest and/or monthly payments;
- A \$100 American Express Gift Card.*

Apply 24 hours a day at www.caminofcu.org.

Annual Percentage Rate effective 1/1/07, subject to change and is for up to 72 months; depending on your down payment. 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 5.74% APR = \$16.45. *Minimum loan amount is \$8,000 to qualify for the gift card. Card will be mailed upon funding of loan.

FREE Bill Pay. FREE ATMs. FREE checking.

It's your money, so why pay to use it? With our Free Checking account, you won't.

FREE withdrawals at 25,000 CO-OP Network ATMs

Including 5,500 in easy-to-find, well-lit 7-Eleven stores. Get up to 5 free each month.

FREE Bill Pay

Fast. Easy. Secure.

FREE POS transactions

With our MasterMoney Debit Card.

FREE of monthly service charges

With direct deposit or \$2,500 average daily balance.

2,400 branches nationwide

Withdraw or deposit money, make loan payments, print account histories, and more at CU Service Centers in 46 states.

If you're checking somewhere else, call or stop by our office to open a Free Checking account.



Camino coast-to-coast

Out of town? We're always nearby.

• CO-OP Network ATMs

www.co-opnetwork.org
888/ SITECOOP



• CU Service Centers

www.cuservicecenters.org
888/ CUSWIRL



Too good to be true? Could be fraud.

As hard as it is to admit, most fraud victims could have prevented it from happening. But you DO have some control to prevent ID theft. Learning to recognize fraud can help you avoid it. Here are some common schemes to watch out for:

"Get out of debt" plans

They'll get rid of negative items on your credit report for a fee. But they only file challenges, which removes the item until it can be verified. If it's accurate, it'll go back on and stay.

Sweepstakes cons

You've won a prize; put up a deposit and it's yours. But no legitimate sweepstakes asks for money or requires that you buy anything.

Job scams

"Stuff envelopes at home for big money!" While there are legitimate work-at-home options, most are scams. They require an up-front investment or "training fees," but never guarantee any work.

Protect yourself

Fraudsters always present a convincing case. Whether they contact you by phone or e-mail, here are some clues that may indicate the offer is not legit:

- The caller is excessively persistent.
- They ask for your Social Security, credit card or account numbers.
- They say you have to put up money before receiving promised training, merchandise or prizes.

More information

To better detect, see samples of and avoid ID theft, con games and other financial fraud, go to www.lookstoogoodtobetrue.com.

To report fraud

Go to the Federal Trade Commission site at www.ftc.gov.

Kirby Club for kids

Kirby Kangaroo's web site makes learning about money fun. It's got games, jokes, riddles and stories, and kids can access his newsletter for more financial fun, giving them a head start on developing good money habits — and saving money too! Visit Kirby at www.caminofcu.org under "Deposits."

Children up to age 12 with a Camino FCU account are automatically enrolled in Kirby's Club, so sign up your kids, grandchildren, nieces and nephews today.



We fund in 7 days or you get \$200*

Grab the nagging bills you want to pay off, get estimates on your remodeling project — quick! We guarantee to fund your Home Equity Line of Credit in seven days. If we don't, you get \$200!

Home Equity Line of Credit

3-month introductory rate

2.99%
APR**

After that, rates are as low as Prime + ZERO.

Fully indexed rate

8.25%
APR**

Choose fully amortized or for the lowest payments, Interest-Only

- 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 12/8/06 and based on Prime Rate of 8.25%.

Call or visit our office to apply

*Seven 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.
**Annual Percentage Rate effective 12/8/06 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 12/8/06 as low as 8.25%. Available on owner-occupied California properties only. Maximum possible APR is 16.5% over the life of the loan.

Your home for home loans

It's easy to get confused in today's real estate market. Are home prices decreasing? Will rates rise? What's the deal with those "1% APR" and "Cashflow" mortgages advertised on the radio?

Our Home Lending Center experts cut through the clutter to help you find the loan that's best for your needs:

- 15- and 30-year fixed-rate first mortgages
- Fixed-rate second mortgages with terms to 15 years
- Interest-only or fully amortized Home Equity Line of Credit

We have lower loan rates and fees. In fact, we never charge "junk fees" as other lenders do.

When purchasing, refinancing, or using your equity, call our Home Lending Center first at 323/ 722-3400 or 800/ 835-3400.



You're invited to our 66th Annual Meeting

Saturday, March 10, 2007, 6 pm

Radisson Hotel, 7320 Greenleaf Ave., Whittier

We invite you to join other members as well as staff, management and volunteer officials at our 66th Annual Meeting for a fun and festive evening. It starts with a no-host bar at 6 pm and a delicious dinner at 7 pm, followed by door prizes, live entertainment and dancing.

Of course, there will be a brief business meeting where we'll review our progress in 2006,

preview our plans for 2007 and announce the results of the election for our Board of Directors. Three candidates are running for re-election: Rose Lemley, Dorothy Denning and Virgil Downs.

Contact the credit union by February 10, 2007 if you wish to nominate someone for the board.

Please plan to join us. Buy your tickets by Friday, March 2, 2007 for \$25 each and save \$5 over the price at the door. For reservations, contact Narine Evangelisti at 323/ 722-3400, Ext. 7266.

► Wanted: best of the MUSD

The Montebello Unified School District has many dedicated, exceptional employees, and we'd like to recognize three of them for outstanding service. We are seeking nominations for MUSD Employees of the Year in three divisions: Administrators, Teachers and Classified Employees.

If you are a peer, associate, student or parent, nominate an outstanding employee by downloading a Nomination Form at www.caminofcu.org and submitting it to our office by Friday, February 2, 2007. We'll present the awards at our annual meeting on Saturday, March 10, 2007.

Newsbriefs

Student Checking Account — learn by doing

Our Student Checking Account gives high school seniors real world financial experience. They'll balance a checkbook, make their own spending decisions, and most important, learn basic money management. No parental signature is required; call or visit our office for more information.

Build your Christmas fund all year

Start saving for the 2007 holidays by opening a Christmas Club account. It takes just \$15, and by setting up automatic deposits through direct deposit or payroll deduction, you'll have enough for whatever the hot toy or electronic gadget is.

Free membership

Give your family, friends and co-workers an important financial benefit at no cost to you — or them! Simply refer them for Camino FCU membership using the coupon below and we'll waive the usual \$10 membership fee. Make as many copies as you need. You can also open accounts for minors. Children up to age 12 will automatically be enrolled in our Kirby Kangaroo Club, while teens will have access to the financial wisdom of CU Succeed.

Good for free Camino membership — a \$10 value.

Print referral name: _____

Referred by (must be a current member): _____



Board of Directors

Dorothy Denning	Chairperson
Eugene Malinzak	Vice Chairperson
Lavonne Sherman	Secretary/Treasurer
Andy Castillo	Director
Virgil Downs	Director
Michael Gallagher	Director
Rose Lemley	Director
Donald McOwen	Director
Mary Walsh	Director

Senior Management

Robert V. Chaffino	President/CEO
Ernesto Flores	Executive Vice President/COO

Supervisory Committee

Frances Mondaca	Chairperson
Maria Elena Alvarez	Member
Hattie Andersen	Member
Tony DeGeorge	Member
William Nighswonger	Member
Sterling Schubert	Alternate

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@caminofcu.org
www.caminofcu.org

CO-OP ATM Network

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

Home Banking

www.caminofcu.org

Smartline Automated Telephone Teller

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

Holiday closures

Martin Luther King, Jr. Day

Monday, January 15

Presidents Day

Monday, February 19

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.

