



# Success Solutions

FALL 2008 NEWSLETTER



## Higher **MPG** = Lower **APR\***

- 1% discount for fuel-efficient cars
- As low as 4.74% APR\*
- Up to 100% financing
- Up to 84 months

*The higher the gas prices go, the more you pay attention 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 listed on our Green Vehicles list. This list is based upon the U.S. Environmental Protection Agency (EPA) and the U.S. Department of Energy standards. Each of the vehicles eligible for the current discount meets one or more of the following criteria:

- **Hybrid-Electric Vehicles**
- **Vehicles with an average 25 MPG (miles per gallon) or greater**
- **Selected Diesel Vehicles**
- **And more**

The EPA publishes a website to guide you to the cleanest and most fuel-efficient vehicles available for sale in the US market. To view the Green Vehicle Guide, go to [www.epa.gov/greenvehicle/](http://www.epa.gov/greenvehicle/)

Apply online at [www.caminofcu.org](http://www.caminofcu.org) or call **323/722-3400** or **800/835-3400**. Live representatives available 24/7.

\* Annual Percentage Rate effective 10/1/08, subject to change and includes a 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.

This offer is subject to change without notice. Please note, the Green Vehicles list includes vehicles that may not have a minimum MPG of 25 or greater. However, due to their flexible fuel options, and the efficiencies of these flexible fuels, they are qualified under the Green Vehicle program.



**INSURE UP TO \$1.5 MILLION**



**LOW-COST HOLIDAY LOAN**



**UNHEARD OF HELOC**



**0% SCHOOL SUPPLY LOAN**



**CONCERTS IN THE PARK**



**WEENIE ROAST WRAP UP**



You can insure up to

# \$1.5 MILLION

at Camino Federal Credit Union!

While the typical depositor is insured by a basic \$100,000 coverage level, it's possible to have your funds in our credit union be insured beyond \$100,000.

When you deposit your hard-earned money with Camino Federal Credit Union, you minimize your risks because your money is insured against loss by the National Credit Union Administration, an agency of the federal government.

We'll be more than happy to help you arrange your finances so you can get the maximum federal insurance allowed by law. The key to maximizing your federal insurance is in understanding the categories of accounts that NCUSIF insures.

To learn more, please visit our website at [www.caminofcu.org](http://www.caminofcu.org) and view a 6-minute informational video.



## FREE DAY PASS

FREE 1/2 day preschool program for children

The Montebello-Commerce YMCA Preschool and Child Development Center offers a well-rounded program in a safe, nurturing environment.

Undecided? Not sure if your child is ready? Allow your child and their child participating in a free day are asked to call in at 714-962-1234.

## Need breathing room? Skip-a-Payment!

We understand. The holidays can be hard on your budget. So go ahead and skip the December and/or January payments on your Camino FCU loan. Spend the money on your family instead. Happy Holidays!

Just complete this form and mail, fax or bring it to us by November 15, 2008.

### Skip-a-Payment Authorization

I want to skip the payment(s) on my Camino Federal Credit Union loan(s) listed in this authorization. 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 payments on these loans:

Loan account number: \_\_\_\_\_  Dec  Jan

Loan account number: \_\_\_\_\_  Dec  Jan

Loan account number: \_\_\_\_\_  Dec  Jan

Member Signature: \_\_\_\_\_

# HO-HO-HO! TIME TO GET INTO THE HOLIDAY SPIRIT



# Unheard of HELOC

## A 3-Year Fixed Introductory Rate And No Fees!

- Home Equity Line of Credit
- Introductory rate as low as 4.50%
- Fully indexed rate as low as 5.0%

Unheard of, except if you're a Camino FCU member. This terrific loan is available only from us. Sure makes banks' 3- and 6-month variable intro rates look puny.

### Plus

- After the introductory period, your rate may adjust to as low as Prime MINUS 0.5%!
- Your interest will NEVER increase by more than 2% in one year.
- Access anytime by check, Home Banking, SmartLine or in person.
- And did we mention your interest may be tax deductible? Consult your tax advisor.

Apply online at [www.caminofcu.org](http://www.caminofcu.org)  
or call **323/722-3400** or **800/835-3400**.  
Live representatives available 24/7.

Introductory Annual Percentage Rate effective 10/1/08 subject to change, based on credit history and Prime Rate as published on [www.bloomberg.com](http://www.bloomberg.com) minus 1.5%. After introductory period, rate may adjust to as low as Prime Rate minus 0.5%. However, your rate will never go below 4.5%. Available only for California owner-occupied homes. No annual fee. Closing costs waived; however, if loan is paid off within 60 months, fees will be charged back to the loan. Maximum possible APR is 16.5% over the life of the loan.



# 0% School Supply Loan

We appreciate teachers who go the extra mile... Teachers at all MUSD schools can borrow up to \$500 at zero percent interest on a 9-month loan. All loans subject to approval.

We have served the needs of MUSD employees and the educational community since 1941.

Apply online at [www.caminofcu.org](http://www.caminofcu.org)  
or call **323/722-3400**  
or **800/835-3400**.  
Live representatives available 24/7.

## Children ages 3-5 provided by the Montebello-Commerce YMCA

Development Center is a licensed preschool for children between the ages of 2-5 years old. Learning environment that encourages the development of children to their fullest potential.

Would you like to experience their program for one full day ... FREE OF CHARGE! Parents interested in advance to schedule a day and provide their child's up-to-date immunization card.

**Call today! Offer good while space is available. 323/728-7380**



Whether it's for a special trip to Grandma's house, a home improvement, gifts or entertaining friends, our Holiday Loan will provide the cash you need. Our rates start as low as 7.99% APR. Best of all, when the holidays come next year, you'll have your loan paid off.

Apply online at [www.caminofcu.org](http://www.caminofcu.org) or call **323/722-3400** or **800/835-3400**.  
Live representatives available 24/7.

APR = Annual Percentage Rate. Rate is based on credit worthiness. Special rate available for 12-month term only.





Camino Federal Credit Union  
Mourns The Passing Of  
Supervisory Committee Member  
**Tony DeGeorge**

Montebello, CA, September 15, 2008 – Camino Federal Credit Union supervisory committee member Tony DeGeorge passed away on Friday, September 12. DeGeorge, 85, served as a long-time member of the supervisory committee, the credit committee and was a devoted member of the credit union.

“Camino FCU mourns the loss of Tony DeGeorge. Tony’s friendship and years of dedicated service to the credit union will long be remembered,” said Bob Chaffino, Camino Federal Credit Union President/CEO.

**Board of Directors**

- |                     |                     |
|---------------------|---------------------|
| Eugene Malinzak     | Chairman            |
| Don McOwen          | Vice Chairman       |
| LaVonne Sherman     | Secretary/Treasurer |
| Maria Elena Alvarez | Director            |
| Andres Castillo     | Director            |
| Dorothy Denning     | Director            |
| Virgil Downs        | Director            |
| Rose Lemley         | Director            |
| Mary Walsh          | Director            |

**Senior Management**

- |                 |                          |
|-----------------|--------------------------|
| Robert Chaffino | President/CEO            |
| Ernesto Flores  | Executive Vice President |

**Supervisory Committee**

- |                     |          |
|---------------------|----------|
| Fran Mondaca        | Chairman |
| Tony DeGeorge       | Member   |
| William Nighswonger | Member   |
| Sterling Schubert   | Member   |

**Physical Address:**

520 N. Taylor Ave.  
Montebello, CA 90640

**Mailing Address:**

P.O. Box 849  
Montebello, CA 90640-0849  
323.722.3400 • 800.835.3400  
Fax: 323.887.9909  
Email: 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 (888.748.3266)

**CU Service Centers**

www.cuservicecenters.org  
888.CUSWIRL (888.287.9475)

**Home Banking**

www.caminofcu.org

**Smartline Automated Telephone Teller**

323.722.3400  
800.835.3400 (outside Southern California)

**Holiday Closures**

**Columbus Day**

Monday, October 13

**Veterans Day**

Tuesday, November 11

**Thanksgiving Holiday**

Thursday, November 27 closed  
Friday, November 28 9am - 1pm

**Christmas Holiday**

Wednesday, December 24 9am - 1pm  
Thursday, December 25 closed

**New Years Holiday**

Wednesday, December 31 9am - 1pm  
Thursday, January 1, 2009 closed

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.

**Concerts**  
In The Park A **Big Hit!**



Congratulations to the City of Montebello for a successful 2008 Concert in the Park season. Camino Federal Credit Union was the proud sponsor of this weekly event this summer, featuring an open-air Farmer's Market and a different band each week. Camino FCU added to the festivities with bottled water, tote bags and door prizes.

From left to right, back row: Lisa Ramirez, Narine Evangelisti, Erika Perez, Ernie Ruiz, Gabby Magallon, Sandra Calderon, Agatha Bannan. Center: Jo Ann Villalobos.



**Weenie Roast Wrap Up**

This year was our biggest Weenie Roast ever with lots of happy members, guests, and winners all around! Congratulations to all the winners of the great prizes we offered, including: New Member Drawing Winner: \$200 Gift Card, Araceli Lopez (shown above).

**Raffle Drawing for the BBQ grand prize and other door prizes:**

Name	Years Member	Prize	Sponsor
Guadalupe Iwabuchi	18	BBQ	Camino
Tom Donfrio	0	Costco Emergency Kit	Camino
Irma Rubalca	0	Backpack Beach Chair	Camino
Marcus Cabrera	1	16 piece Grill Set	Camino
Foon Tso	1	AMC Movie Tickets	Camino
Lawrence Calderon	9	AMC Movie Tickets	Camino
Felicitas Castaneda	2	AMC Movie Tickets	Camino
Veronica Vargas	1	AMC Movie Tickets	Camino
Martha Ramirez	6	Vehicle Detail	Honda World
Isaac Alvizo	1	Grill Set	Island Specialty
Jim Alvarado	14	Oil Change	Honda World
Thomas Manzanares	23	Oil Change	Ford of Montebello
Richard Lopez	2	Gift Card	Enterprise
Marina Natividad	8	Gift Certificate	Montrose Travel
Karen Katagiri	43	Oil Change	Ford of Montebello
Sara Flores	8	Radio Control Fiber Car	Ford of Montebello

