



# Success

# Solutions

WINTER 2009 NEWSLETTER



## Squeeze

# Holiday Bills

**Holiday Loan Offer Extended!**

## Into A Single, Low Cost Loan!



If you forgot about our outstanding holiday loan offer or spent more this season than expected, help is here! We've extended our Holiday Loan offer. You still have time to bundle your holiday expenses into one loan and enjoy a low monthly payment.

Here is an example...	LOAN AMOUNT	ESTIMATED MONTHLY PAYMENT
	\$ 3,000	\$ 262.00

**RATES AS LOW AS 7.99% APR\***

Now that the bills are coming in, add them up and apply for our low rate Holiday Loan. It's an easy, low cost way to make sure the bills from this holiday are paid before next year rolls around.

\* The rate above is the lowest rate available under our risk based lending policy. Your rate will vary depending on your credit history. Maximum loan amount is \$3,000. Maximum term is 12 months.

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.



THE GIFT THAT'S THE PERFECT FIT



SPEND TOO MUCH?



HELP A FAMILY MEMBER



ROP EDUCATIONAL PARTNER



68TH ANNUAL MEETING



**New!**

# CAMINO VISA GIFT CARDS

**Now Available At The Teller Window!**

*The gift that's the perfect fit anytime of the year!*

*Give Camino VISA Gift Cards - Safe. Easy. Convenient.*

Choose any amount from **\$10 to \$500**

Buy them now at Camino FCU! Accepted at millions of VISA merchant locations worldwide.

It's easy to purchase a special gift that's the perfect fit; give Camino Visa Gift Cards. Choose the amount you want from \$10-\$500. Accepted at millions of Visa merchant locations worldwide. The Camino Visa Gift Card comes in a folded gift jacket and complimentary envelope. Giving has never been this easy!

Members can purchase each gift card for a small fee of \$2.95, the best price anywhere!

Customer service is available 24/7 at a convenient toll-free number or online. Cards cannot be used at the following types of locations: ATM, gas (pay-at-pump), hotels, and car rentals.

Gift cards can take up to 24 hours to activate.



## Help A Family Member Become A Camino Member

We'll start them off with **\$10**  
and you'll receive **\$5** for yourself!

**Spend** *too*  
*much over the*  
**Holidays?**



*Start your*  
**CHRISTMAS CLUB**  
*account today!*

It's time to take control of your holiday spending.

By this we don't mean you should stop buying presents for your children, they may never forgive you.

Open a Camino Federal Credit Union Christmas Club Account and you'll have sufficient holiday funds to spend on your kids, husband, wife, or even your boss...which may lead to future financial security. Save just \$25 a week for a whole year and you'll have \$1,300 before you can digest your Aunt Marie's Thanksgiving fruit cake.

**WHY OUR CHRISTMAS CLUB?**

Conveniently make your deposits via payroll deduction, mail, direct deposit, or if you wish visit our branch and make your deposits in person. Additionally, in mid-November when the official holiday shopping season begins your Christmas check will already be in your checking account.

- **No Maintenance Fee-** we won't nickel and dime you with costly fees, this is an absolutely free account.
- **No minimum deposits-** whether you want to deposit \$10 a month or \$1,000 a month your account will remain active.
- **Security-** all credit union deposits are insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000.
- **Dividends-** you'll receive a competitive dividend rate for funds deposited in your account.

**START YOUR CHRISTMAS CLUB ACCOUNT TODAY!**

To start your Christmas Club Account or if you have any questions about the program, please call Tina Harvey at: **323/722-3400** or **800/835-3400**.



What better way to help a family member than to tell them about the benefits Camino Federal Credit Union provides. Whether they are 6 or 60, the Credit Union has something for everyone.

Perhaps you want to instill the value of saving to a youngster. Maybe Uncle Fred wants an easy way to manage money from the comfort of home and could sure use Home Banking to balance his checking account. Maybe your sister, who shops until she drops, would enjoy the benefits of a Camino Visa card.

The holidays are over but you can still give the gift of membership in the Credit Union to your relatives. They'll thank you for thinking of them. Plus, when you refer a family member and they join, we'll start them off with a \$10 deposit and we'll put \$5 in your savings account for each member of your family who joins.





# Camino Community

## 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	Chairwoman
Olivia Cervantes	Member
Michael Newton	Member
William Nighswonger	Member
Sterling Schubert	Member
Frank Oguz	Alternate

## 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

**Martin Luther King Jr. Day**  
Monday, January 19

**President's Day**  
Monday, February 16

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 \$250,000 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.

## Camino Federal Credit Union Mourns the passing of Director Rose Lemley



Montebello, CA, December 19, 2008 – Rose Marie Lemley, 82, was born on December 10, 1926 in Toledo, Ohio and passed away on December 18, 2008 in Monterey Park, CA.

Rose Lemley was employed by the Montebello School District for over 25 years and served on the Board of Directors of Camino Federal Credit Union (formerly MSFCU) for 28 years. "Her service and dedication to MUSD and Camino FCU will be fondly remembered by all that knew and loved her," said Bob Chaffino, Camino Federal Credit Union President/CEO.

## Supervisory Committee Member Sterling Schubert Appointed Principal



One-time student at Macy Intermediate Sterling Schubert was recently promoted to Principal at Macy Intermediate School in Monterey Park, CA. Schubert is a long-time educator whose most recent post was as Assistant Principal at Eastmont Elementary in Montebello. Schubert has 22 years experience with the Montebello School District, not including his years as a student in the district.

"Over my career in education, I have developed a keen insight into improving student achievement and have learned to work well with people from diverse backgrounds, experience, and aspirations," remarks Schubert. Schubert has served as a member of the Supervisory Committee at Camino FCU since 2006, and we wish him continued success in his career.

## Camino becomes ROP Educational Partner

Camino FCU is proud to announce that we are participating in the "Community Classroom" program of the Los Angeles County Office of Education Regional Occupation Program. We are working with Naomi Ceja, the ROP instructor at Schurr High School, as she assigns participating students to local financial institutions. Each student works 65 hours on site for exposure to realistic work situations. We hope to enjoy a long and prosperous partnership with ROP.



## Lupe Munguia, Senior, Schurr High School, ROP Intern



Lupe Munguia, a senior at Schurr High School, served as our first intern in the ROP program this fall. Lupe had the opportunity to work with our executive administration, our Operations department and our Marketing department. She was helpful as we launched our new Camino VISA Gift Card program; its always great to have an extra pair of helping hands. We were happy to discover that her favorite classes are math and algebra, which is most important for working at a financial institution.

## Our 68th Annual Meeting, Dinner & Dance!

Quiet Cannon 901 N. Via San Clemente, Montebello CA 90640  
Saturday March 14, 2009



Our staff, board, management and volunteer officials invite you to join your fellow members and us for an evening of dining, dancing and friends at our 68th Annual Meeting. There'll be door prizes too!

Be there at 6 pm for the no-host bar, followed by dinner at 7 pm, then a short business meeting, where we'll update you on our financial progress and plans for 2009 and beyond. Then put on your dancing shoes and cut the rug!

Tickets are **\$30** if purchased by March 6, 2009, or **\$35** at the door.

For reservations, contact Narine Evangelisti at 323/ 722-3400, ext. 7266.

Three candidates are running for re-election to the Board of Directors:  
**ANDRES CASTILLO, VIRGIL DOWNS** and **DON McOWEN**

To nominate another member, please contact Bob Chaffino by February 13, 2009.

