



# Success



# Solutions

FALL 2010 NEWSLETTER

welcome to

# “NEVER SAY NEVER” LAND



save money...  
make your  
high-interest  
debt disappear!

At Camino Federal Credit Union, we understand things happen that can stretch your budget and leave you needing a little help to get back on track. At Camino, we'll "Never Say Never."

You don't need perfect credit in Never Say Never Land. Our Fairy Loan Mothers—Rose, Kathy, Cathy and Karen—will work with you to find ways to lower your payments and reduce your debt.

Let Camino help you take back control by:

1. Lowering your monthly payments—through loan consolidation or refinancing your home or auto loan.
2. Reducing interest payments—by transferring balances to a low-interest credit card.
3. Managing your debt—by putting together a plan to improve your credit score and obtain financing at the most favorable terms.

Our Fair Loan Mothers will work their magic. Ultimately, with lower monthly payments, lower interest, and a sensible plan, you'll have more to make your financial dreams come true.

Call **(800) 835-3400** or visit our Fairy Loans Mothers today.

# 1.00%

APY\*

## ◀ CAMINO FCU... we beat the banks...

Lock in a competitive rate with Camino's 13-month share certificate. The 1.00% APY\* rate is available when you open a certificate with a minimum of \$2,500 transferred from another financial institution. Hurry, offer is for a limited time.

\*APY=Annual Percentage Yield. Other restrictions may apply. Rate comparison based on a 12-month, \$2,500 certificate.

CHASE 0.25% BofA 0.65% Wells Fargo 0.20%

### HOLIDAY HOURS

Camino Federal Credit Union will be closed in observance of the following holidays:

**Thursday, November 11**, Veterans Day    **Thursday, November 25**, Thanksgiving  
**Friday, November 26**, Day After Thanksgiving    **Friday, December 24**, Christmas Eve

[www.caminofcu.org](http://www.caminofcu.org)  
**800.835.3400**

# the road ahead



by **Ernesto Flores**  
President/CEO

The new school year brings unique challenges and opportunities. Despite tight budgets both inside and outside the classroom—and even at home—the new school year springs optimism and hope. Maybe it's because each year is fresh start. Or maybe it goes deeper than that—down to our core belief that no matter how bad things get, better days are just around the corner.

No doubt, the last few years have been tough and our ability to bounce back is continuously. While the latest recession is officially over, the effects still linger for many. Know that if you need us, we're there.

We can lend a hand with a \$500 interest-free school supply loan to help teachers in the classroom. To improve your own personal financial outlook, we have our Summer Savings program that stretches your paycheck throughout the year, and we offer lending products that can help you pay your debts faster.

Finally, Camino staff is available to teach kids about saving, budgeting, the safe use of credit, and other financial skills. Simply give us the word and we'll send a representative your way.

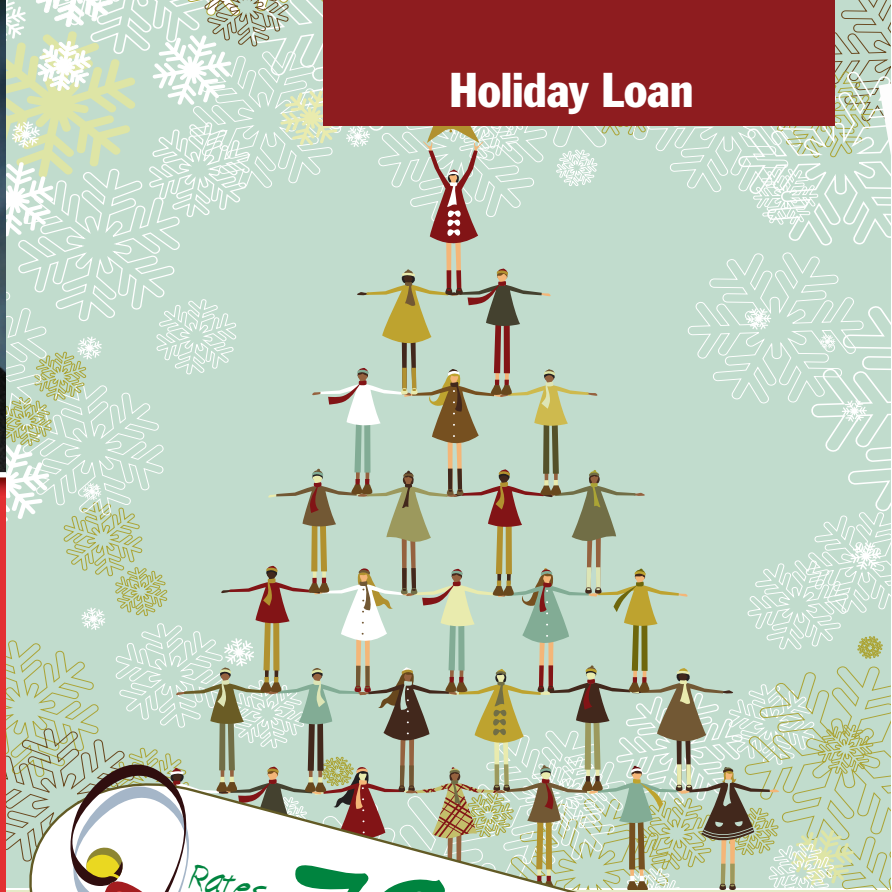
Life brings challenges and opportunities—times to shed old habits and learn new skills. Let Camino help you succeed. Look for money-saving ideas throughout the newsletter and on our website, or stop by a branch to learn how a few simple changes can make a difference.

May you have a fun and successful year.



*Have questions? Compliments? Concerns? Send Ernesto Flores, Camino FCU's CEO, an e-mail and talk with him personally. Reach him at: [ceo@caminofcu.org](mailto:ceo@caminofcu.org).*

## Holiday Loan



## Smarter Holiday Shopping!

It's difficult to believe, but yes, the holidays are right around the corner. Between shopping for gifts, food, and possibly traveling to see distant family and friends, spending money can really add up quickly.

This year, instead of using a higher-interest credit card to pay for holiday expenses, consider the smarter way to borrow. With a low-rate, fixed-term **holiday loan** from Camino Federal Credit Union you can:

- Get the holiday cash you need—maximum amount \$3,000
- Pay it off quickly—with a 12-month term
- Save on interest—with rates as low as 7.99% APR\*

For unexpected holiday expenses this year, put the credit card away and borrow smarter with a Camino holiday loan. Hurry, this offer is only good through January 31, 2011. Apply online at [www.caminofcu.org](http://www.caminofcu.org) or call our 24-hour loan line at **(800) 835-3400**.

\*Annual Percentage Rate, on approved credit



## Choosing Between Debit & Credit?

You're at the mall and you're about to purchase a new pair of shoes. You hand your Camino MasterMoney® debit card to the salesperson and she asks, "Debit or credit?"

It might feel like a trick question, but it's not. Choosing between debit and credit is part of what makes this card so versatile—because it's like having two cards in one. With a MasterMoney debit card, you can use it to get cash at an ATM, cash back at the supermarket, and make purchases anywhere MasterCard® is accepted.

So which to choose? Unless you want cash back from a purchase—in which case you have to select "debit"—the better choice is "credit." Here's why: fees and fraud.

### Your Signature Matters

Thanks to a zero liability policy from MasterCard on debit card purchases that are processed as "credit"—meaning you signed for it instead of entering your PIN—you get increased protection against unauthorized use. And saying "credit" also means fewer fees for you (see sidebar).

One important thing to remember is that no matter which one you choose, the transaction amount comes directly out of your Camino checking account. Though there's no grace period there's also no interest or monthly payments associated with the "credit" option, perhaps making it a little easier to track your spending and keep your finances under control.

So next time you are asked, "debit or credit," just say, "credit, please." You'll shop with better security, fewer fees, and increased peace of mind.

## Don't be a PIN head!

Retailers can charge fees for any type of purchase. However, more often than not, consumer fees are generally associated with "debit" purchases. With "credit" purchases, the merchant pays a processing fee; with PIN-based "debit" purchases, the processing fee often is charged to the consumer. To avoid fees and surprises:

- Choose "credit" instead of "debit" by signing for your purchases (or entering your zip code at the gas pump) instead of punching in your PIN.
- Ask what fees may apply prior to making a purchase.
- Make sure you have adequate funds to cover the purchases you make.

## Local Access, Nationwide Reach!

### Convenience

### Surcharge-free ATMs

Whether you're traveling far from home or right here in the neighborhood, Camino Federal Credit Union makes it easy for you to get cash or make deposits—surcharge free! That's because we're part of a network of 28,000 nationwide ATMs, including 9,000 deposit-taking ATMs and 5,500 7-Eleven locations. Even the largest banks don't give you that level of access!

### To find a surcharge-free CO-OP ATM near you today:

- Visit [co-opnetwork.org](http://co-opnetwork.org) for a list of locations or to download coordinates to your GPS device
- Call toll-free (888) SITECOOP (748-3266)
- Text **MYCOOP** on your cell phone (standard text messaging rates may apply) for a list of CO-OP ATM's near your current location

### Shared Branches

For in-person service at a branch, we've got you covered—thanks to our participation in the CU Service Centers (CUSC) network. This nationwide coalition of credit unions gives you additional access to more than 4,100 branches where you can make withdrawals, deposits and even loan payments to your Camino accounts. To find one near you visit [cuservicecenters.org](http://cuservicecenters.org) or call (800) 919-CUSC (2872).

With the CO-OP network of surcharge-free ATMs and the CUSC network of shared branches, 24-hour access to your money is rarely more than just a few minutes away.





# WAR ON HUNGER

## FOOD DRIVE

Community

### Board of Directors

Donald McOwen	Chairman
Andres Castillo	Vice Chairman
LaVonne Sherman	Secretary/Treasurer
Maria Elena Alvarez	Director
Dorothy Denning	Director
Virgil Downs	Director
Eugene Malinzak	Director
Fran Mondaca	Director
Mary Walsh	Director

### Senior Management

Ernesto Flores	President/CEO
Edgar Barraza	VP, Finance
Stacy Jurado	VP, Sales and Operations

### Supervisory Committee

Sterling Schubert	Chairman
Olivia Cervantes	Member
Mike Newton	Member
William Nighswonger	Member
Frank Ogaz	Member
Les Leahy	Alternate Member

### Branches

<b>Main Branch</b> 520 N. Taylor Ave. Montebello, CA 90640 323.722.3400	<b>Norwalk Branch</b> 13704 Clarkdale Ave. Norwalk, CA 90650 562.868.6789
--	--

### Contact Information

P.O. Box 849  
Montebello, CA 90640-0849  
Phone: 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

**VETERANS DAY**  
Thursday, November 11, 2010

**THANKSGIVING**  
Thursday, November 25, 2010

**DAY AFTER THANKSGIVING**  
Friday, November 26, 2010

**CHRISTMAS EVE**  
Friday, December 24, 2010

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.



In many ways, America is the land of plenty, but for 1 in 6 Americans, hunger is a reality. Please join us in our War on Hunger by donating food (canned goods, bagged rice, or bagged beans) at one of our branches, or by making a monetary donation in person or over the phone. The drive runs from October 7 through November 12, just in time to replenish our local food pantries for the holidays.

Visit [www.caminofcu.org/hunger](http://www.caminofcu.org/hunger) or call (800) 835-3400 for more information.



Why do 186 million people worldwide choose credit unions? Community commitment and trustworthy member service are among the many reasons. On October 21, stop by the Montebello and Norwalk branches and celebrate with your fellow members. Join credit union members around the world in honor of **International Credit Union Day®** and experience the credit union difference.

# Fun in the Sun!

Summer is a time for picnics, music, and good times. For Camino, this summer was no exception. Our annual Weenie Roast at the Montebello Branch in July was a hit, and we added another day in August to include our Norwalk Branch. Like in Montebello board members and staff cooked hot dogs and hamburgers while our Norwalk members heated up the dance floor.

The fun continued with the Montebello and Norwalk summer concerts. Despite tight municipal budgets, the two cities held multiple weekly concerts, much to everyone's enjoyment. Camino staff distributed goodies and joined the fun.

And lest you think we devoted all our time to dining and dancing (though you wouldn't be too far from the truth), we rounded off our summer by offering financial education classes to area non-profit organizations. The introductory class delivered to teens and young adults, and the seminar on fraud prevention presented to local seniors were both well received.

To learn more about Camino's community outreach efforts, visit our website at [caminofcu.org/community](http://caminofcu.org/community), or call (800) 835-3400.

