



### 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
Stacy Jurado	Asst. Vice President/Controller

### 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
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### 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.  
fasdfasdf  
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

**MEMORIAL DAY**  
Monday, May 31, 2010

### INDEPENDENCE DAY

Monday, July 5, 2010 (observed)

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.



# MUSD Employee of the Year

Camino Federal Credit Union is seeking nominations for our annual Montebello Unified School District Employee of the Year Awards in three divisions: Administrators, Teachers, and Classified Employees.

Nominees must be current employees of the Montebello Unified School District who have worked continuously in the district for five years, and have demonstrated outstanding professional expertise in their assignments and support for applicable Organizational Goals of the District.

If you're a peer, associate, student, or parent, you can nominate someone by downloading a nomination form from [www.caminofcu.org](http://www.caminofcu.org). Complete and submit it to our office by Friday, May 7, 2010. For more information, see your main office or contact Narine Evangelisti (323) 722-3400 x7266.

### DISTRICT ORGANIZATIONAL GOALS:

- Raise the level of student performance
- Building positive relationships
- Maintain safe, clean and attractive schools
- Be client focused
- Maximize fiscal resources
- Optimize the use of our facilities

### NOMINEE'S ATTRIBUTES MIGHT INCLUDE THE FOLLOWING:

- Recognition of professionalism by peers and others
- Participation in and contributions to various District and educational support committees and organizations
- Community service involvement
- Willingness to help others with issues (e.g. students, parents, fellow employees)

## Accepting scholarship applications for MUSD high school students

Camino Federal Credit Union has been serving the Montebello educational community for over 60 years. We are offering four scholarships worth \$500; one for each of our MUSD high schools.

For more information, please see your college counselor. You may also an application at [www.caminofcu.org](http://www.caminofcu.org), or come to the credit union and see Narine Evangelisti for an application.

### REQUIREMENTS:

Be a graduating student from either Montebello, Schurr, Bell Gardens or Vail High School and plan on continuing your education at an accredited college or vocational school.

Submit 2 letters of recommendation and a copy of your current school transcript.

Be a member of Camino FCU or the child of a member. You can join Camino FCU when you apply for the scholarship.

Some applicants may be subject to an interview on a date that has yet to be determined. Submission deadline is Friday, May 7, 2010. Scholarship funds will be awarded upon official verification of enrollment in a post-secondary educational program.



Camino FCU members Josephine Blue (left) and Celia Infante joined about 200 others at the 69th Annual Meeting.

## 69th Annual Meeting Wrap-Up

Approximately 200 members gathered at the Radisson in Whittier, California, on March 13 to enjoy great food, dance, win door prizes, and help us celebrate our 69th Annual Meeting.

Congratulations to Maria Elena Alvarez, Fran Mondaca, and Mary Walsh on being re-elected to our Board of Directors, and thanks to all attendees for making the annual meeting a success.



# Success Solutions

SPRING 2010 NEWSLETTER



## money to lend

Rose Sortillon is the loan manager for Camino Federal Credit Union. Rose has worked for Camino FCU for nearly 30 years and has helped many members obtaining financing. We sat down with Rose for a Q&A.



**Q:** What type of loans do you offer?

**A:** We offer many types of loans, including personal, auto, mortgages, boat, RV, and motorcycle loans. We also offer home equity lines of credit and credit cards.

**Q:** How much can I borrow?

**A:** The amount you can borrow is generally determined by your ability to make your payments. Credit history, down payment, and the amount you owe to other creditors influence the loan decision.

**Q:** Why choose Camino Federal Credit Union for my loan?

**A:** We go beyond just providing finance. We can provide useful advice, and depending on your situation, can help you find the terms that work best for you.

**Q:** Does that mean that you'll approve my loan no matter what?

**A:** All loan requests are carefully reviewed and we do our best to find the best solution. Sometimes we'll propose a counteroffer; or we'll work with the member to develop a plan to improve their financial situation. It's not unusual for someone to come back later, once they've followed our advice, and have their loan approved at that time. In fact, we often get referrals because of this.

**Q:** Can you give me an example of how you can help?

**A:** Suppose you have \$10,000 in credit card debts and a car that's completely paid off. We can refinance your car at a low interest rate and use those funds to pay off your high-interest credit cards, saving you money in the process.

**Q:** Where can I get more information?

**A:** Call us at (800) 835-3400, or visit our website at [www.caminofcu.org](http://www.caminofcu.org).

# 411

## People Helping People

CREDIT UNIONS EXIST TO HELP PEOPLE, NOT MAKE A PROFIT. OUR GOAL IS TO SERVE ALL OUR MEMBERS WELL, INCLUDING THOSE OF MODEST MEANS.

### HOLIDAY HOURS

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

**Monday, May 31**, Memorial Day

**Monday, July 5**, Independence Day

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



# the road ahead

by Ernesto Flores  
President/CEO

As the New CEO of Camino FCU, I'm eager to take on new challenges and excited about the opportunities that lie ahead. Our recent growth is a reflection of the financial strength that we have worked so hard to build. This strength allowed us to merge with Alisos Federal Credit Union; we've a new branch, two school districts, 1,431 new members, and 14.08% in asset growth.

There will be challenges going forward. Our school districts face some serious fiscal issues. Know, however, that as a member-owned cooperative, we'll stand by your side when you need us most. Count on us – we'll take a second and third look at your specific circumstances when necessary. And as we move forward together through good times and bad, we will make responsible loans while protecting the overall strength of our credit union.

Our value proposition is "Superior Member Service." Rest assured that this will continue to be our top priority. We'll invest in infrastructure, training, and new products and services. We will strive to not only maintain, but to increase the quality of service that you have become accustomed to.

In closing, I have been humbled by the number of members that have come by my office to congratulate me. Many of them said, "I remember when you were just a teller." I've had the privilege to meet many of you personally during my career and I look forward to meeting or hearing from the rest of you in the coming years. Thank you for being a loyal Camino FCU member. Without you, our member-owned cooperative would not enjoy continued success.



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).

## Member Profile

# Jim & Barbara Wilcox



When you've been married for forty years, have worked for the same school district for nearly forty years, and have been a member of one credit union for almost that long – well, you must be doing something right.

Jim and Barbara Wilcox joined Alisos Federal Credit Union (now part of Camino Federal Credit Union) in the early seventies, shortly after starting

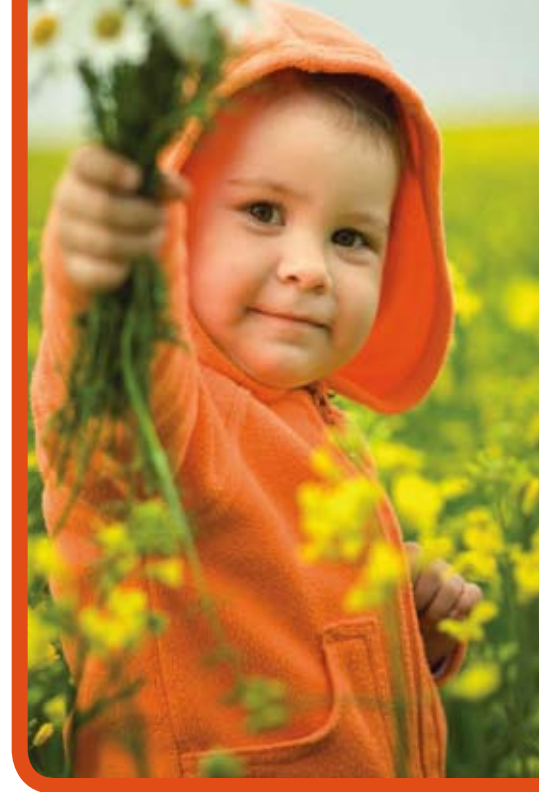
their teaching career in the Norwalk-La Mirada Unified District. As young teachers and newlyweds, the early years were especially challenging. Jim taught woodshop, Barbara taught dance. Both experienced a layoff, and both returned to jobs that were more about making a difference in people's lives than about making tons of money.

Over the years, they turned to the credit union for peace of mind. They took out a personal loan to cover medical expenses, they borrowed money to buy their son a truck, and they put away money for the summer when paychecks stopped temporarily. Time and again, the credit union gave them one less thing to worry about.

Today, Jim and Barbara are enjoying retirement. They're taking it easy their first year, exploring volunteer opportunities, and enjoying life without school bells. Barbara is keeping busy with church activities; Jim is looking into working with a local organization that takes injured veterans on fly fishing trips. Both love spending time with their grandchildren at "Camp Gramp," where they host sleep overs, cook up treats, and run a model railroad in their backyard.

"The credit union has made lots of things possible," says Barbara. "They made us feel like they would take care of us. I still worried but I didn't worry as much."

Jim and Barbara's house is warmed by forty years of memories. Sitting across their kitchen counter, you get the sense that forty years is just the start.



## Sign up for FREE bill pay for a chance to win

This spring you can spend your time doing the things you really enjoy with FREE online banking and bill pay! Plus, during the month of April you'll automatically be entered into a sweepstakes to WIN one of three \$100 gift cards each time you pay a bill using our online bill pay service!

To get started, sign up for a FREE online bill pay account and begin paying your bills online. The more bills you pay online during April, the more chances you have to win!

No purchase necessary. Void where prohibited. For complete rules and additional important information visit [www.caminofcu.org/billpay](http://www.caminofcu.org/billpay).

## An important change is coming

A change is coming to your Camino FCU checking account that could affect how you're able to use your debit card in certain instances. You may currently have overdraft coverage called Courtesy Pay that covers debit transactions and ATM withdrawals even when you don't have enough money in your account. If you would like to keep enjoying the benefits of this service, please watch your mail in the coming weeks for important updates, or visit our website at [www.caminofcu.org](http://www.caminofcu.org).

## Family Memories

After nearly 27 years of service, accounting clerk Carmela Hobley is calling it a day. On April 14, she'll be retiring from the credit union with mixed memories – heartbreaking, happy, and hilarious. Such is life when you are part of such a tight-knit family.

Carmela remembers moving to the Taylor Avenue building around 1996, and also recalls a scary moment in the old building. "There was a life-sized, blow-up Frankenstein doll," recalls Carmela, "And former CEO Bob Chaffino used it scare the heck out of me early one Halloween morning when I thought I was the only one in the building."

She remembers when current CEO Ernesto Flores began as a part-time teller while still in college. She saw "Little Ernie" grow up, move his way up the ranks, and eventually start his own family.

She's attended countless birthdays, *quinceañeras*, weddings, and funerals. One of the most difficult losses was the death of a young co-worker who lost his battle to lung cancer within months of his diagnosis. Says Carmela, "We are truly a family that shares pain and joy."

Strong families love to laugh, often at the expense of each other. When Bob Chaffino turned fifty, the Montebello Fire Department showed up to put out the fire on his birthday cake. There may be some scores to settle before all is said and done.



Photo by American Angler



Photo by American Angler

## Twin Tunas

When longtime member, Bob Henke, headed out on a deep sea fishing trip last January, he had one thing in mind: landing his first "cow" (a fish over 200 pounds). So during the first morning of fishing, Bob did just that, catching a 201-pound yellow tail tuna that put up a good fight. Later that day, after a few hours rest, Bob caught another yellow tail, this one a 204-pound beauty that proved as challenging as the first. Catching a cow is noteworthy; catching a pair on the same day is twice as nice. Congratulations, Bob, on a job (um, two jobs) well done.