



Member's Quarterly

SUMMER ISSUE

Congratulations Graduate!

Go ahead, dream **BIG!** We will be there to help make your dreams a reality. We're the perfect choice for your financial partner. We're small enough to know you and big enough to bring the world to your fingertips.

You've come to know us and trust us. As you begin a new chapter of your life, it's comforting to have your Credit Union friends in your corner. We've invested in our relationship by investing in the latest technologies. Access to your money is fast, easy, and safe. As you move from the Pomona area, know your Credit Union is only a click, swipe, text, email, or call away.

You know us for your transactional banking needs. We want to be more for you. As you



have lending needs, we hope you think of your Credit Union first. We'll be there for you with affordable opportunities for your lending and credit building needs. It's so easy, visit our website (www.calpolyfcu.org), click on the Quick Loan tab and submit your application. We will reach out to you with our approval decision. If approved, we deliver the loan agreement to you electronically with electronic signature capture. **It's quick and easy!**

We are Celebrating the Graduates & Alumni

We want to celebrate your graduation with you! We are offering **CPP Graduates and Alumni a 1% Cash Back Bonus*** on any NEW or Used auto loan. It's our graduation gift to you. **You worked hard and you deserve it!**

It's quick and easy! First submit your auto loan application at www.calpolyfcu.org and click on the Alumni Loan banner. Once you get pre-approved, go shopping for your perfect vehicle. You'll be able to focus on the price of the vehicle not the payment. This will put the power of negotiations in your hands. You'll get a good deal on your vehicle purchase and a great rate at the Credit Union with **1% CASH BACK BONUS!**

Shhh!—It's Your Privacy and We Protect It

Your privacy is important to us—We protect your information and do not share or sell your information to third parties. Our Privacy Policy is available for everyone to view on our website www.calpolyfcu.org, scroll to the

Next, send us the purchase order and we will finalize the loan and send you the loan agreement for electronic signature. Quick and Easy!

Already financing a vehicle? Consider refinancing your auto loan for a possible lower rate and 1% Cash Back on the loan amount. Get Started today at www.calpolyfcu.org or call Cathy at 909.869.6823.

**Some conditions apply, minimum loan amount \$10,000. Must surrender cash back bonus if loan paid off before 1 year, loan decisions are based on credit approval, offer expires August 31, 2018 for used vehicle loans and December 31, 2018 for new vehicle loan.*

bottom and click on Privacy Policy. Or send an email to staff@calpolyfcu.org or call us at 909.869.6800 and request a copy to be sent to you.

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Check Out Our Low Rates

- New or Refinanced Auto Loans as Low as 1.99% apr
- New Auto Loans offer 1% Cash Back Bonus
- Alumni Special New or Used Auto Loan 1% Cash Back Bonus
- CPFCU VISA Credit Card only 9.99% apr. No Annual or Balance Transfer Fee
- Starting at 6.99% apr our Upgrade Your Device Loan with 12 month term, up to \$1,000
- 12 Month Med/Vet Loan Starting at 6.99% apr & 36 Month Med/Vet Loan Starting at 8.99% apr.



Consider a Cal Poly FCU Home Equity Loan

Looking to start some remodeling projects? Updating your kitchen? Want a new en-suite master bath? Converting your lawn to water-tolerant alternatives? Going solar? Or just want a break from your bills with a bill consolidation? The equity in your home may help you reach those dreams.

If you qualify, Cal Poly FCU can help you tap into the equity in your home. We offer two types of Home Equity Loans (HELOC).

- A fixed rate loan with a term of 7 years. Rate based on Wall Street Journal Prime (WSJP) Rate plus a margin of 0—2.5% based on credit score and whether Credit Union is in 1st or

Convert High Rate Credit Card Balances to Us

The average variable rate credit card profiled by Bankrate surged over 17% for the first time in May 2018. Considering the average household carries \$9,100 in credit card debt, this new record could have huge financial consequences. As the Federal Reserve continues to raise interest rates, there is a good chance credit card rates will continue to increase.

If you have a variable rate credit card or a high interest rate credit card, considering completing a balance transfer to a Cal Poly FCU Visa Credit Card, Our LOW 9.99% apr is the answer to the increase interest rate market.

Conversion of your credit card debt is easy, in the spirit of CPP's Semester Conversion, we are offering a Credit Card Conversion package. Let us convert your high-rate credit card debt to our low 9.99% apr VISA credit card.

Eddy awarded Staff Council's Amelia Hammond Scholarship

Congratulations to Eddy Figueroa. Eddy was awarded Staff Council's 2018 Amelia Hammond Staff Scholarship to assist with his educational expenses.

The Amelia Hammond Staff Scholarship was created in 1979 to help staff members achieve their educational and professional development goals. Eddy was one of six Cal Poly Pomona staff members that were awarded the annual scholarship. President Coley presented the scholarship recipients with their scholarship award at Staff Council's Staff Appreciation

- 2nd position.
- A variable rate loan with a term of 15 years. Rate based on WSJP plus a margin of 0—1.5% based on credit score.
- Variable rate loan has a 6 month introductory rate of 2.99% apr.

Compare our HELOCs to others in the market. Many charge points, application, appraisal fees & closing costs. We only charge a low \$200 application fee and low closing costs. Call Barbara for more information at 909.869.6884 NMLO#1105629.



You'll love the money you'll save with our low rate 9.99 % apr VISA credit card and you'll love all of these benefits too:

- No Annual Fee
- **No Balance Transfer Fee**
- No Penalty Rate for Late Payments
- 25 Day Grace Period for Purchases
- Easy Electronic Payments
- Added Verify by VISA Fraud Protection
- 0% Fraud Liability
- 24-hour Travel & Emergency Assistance
- Extended Warranty Program
- Credit Limit up to \$10,000

Get started by submitting your application at www.calpolyfcu.org and click on the Visa Credit Card Icon. You'll have our campus image VISA credit card in your hands in a week!

Luncheon, hosted on Thursday, June 14th at the Kellogg Gym.

Eddy is presently pursuing his Associates Arts degree in Film and Television at Riverside Community College. He is planning to transfer to Cal State Fullerton during fall of 2019. We are proud of Eddy's educational achievements. It is difficult to work fulltime and pursue educational dreams. We are so proud of Eddy's dedication to his education.



Meet Our Volunteers & Staff

Board of Directors

- Lita Patel—Chair
- Maria Ruiz—Vice Chair
- Cheryl Meaux—Secretary
- Sharon Stuewe—Treasurer
- Bernadette Jefferies—Director
- David Perez—Director

Supervisor Committee

- Julie Montgomery—Chair
- Chelsea Duran—Member
- Linda Franklin—Member
- John Rotunni—Member
- Bridget Skvarna—Member

Staff:

- Barbara Bean, CEO
909.869.6884
- Joy Tafarella, V P
909.869.6867
- Cathy Gonzalez,
Loan Officer
909.869.6823
- Eddy Figueroa, Senior MSR
909.869.6866
- Erin Flynn, MSR
909.869.6801
- Jessica Grebbs, MSR
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